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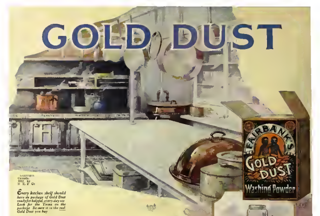

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Gold Dust contains more soap than ordinary washing powders—makes the quickest, soapiest, most cleansing "soap jelly" you can use!

See! Gold Dust dissolves completely. That is why Gold Dust rinses away perfectly and leaves only wholesome cleanliness.

How I Make $18 to $20 a Week -Right at Home—Without "Going to Work"

"I have now given up all idea of going back into an office to work," writes Miss Cummings, "I often wonder why more girls do not stay at home and do this pleasant, profitable work instead of going to business." Read Miss Cummings' remarkable story in her own words.

By Amy D Cummings

AS THE train slowed down and stopped at our little country station, I found that I lacked my usual happiness in coming home.

I loathed myself for ever getting sick and having to give up my business position in the city.

Two years' work in an office had changed me, and when I got home everyone said,

"Why, Amy, how thin you are!"

My purse was thin too, but I didn't care—at least I tried to make myself believe I didn't.

Country air and rest soon did their work—built me up and made me well and strong again—but my purse was still very empty. It was necessary for me to earn money, for my father is a farmer and the prices of farm products had dropped very low, leaving other prices still soaring.

I was entertaining very serious intentions of returning to the city and getting another office position.

Then, on coming in one day, I found my mother all smiles. She was absorbed in a magazine article, and as I entered the room she read these words aloud,

"How I Make Money at Home"

"By hunting eggs and milking cows," I answered flippantly.

She only smiled and said,

"Read this, Amy!"

I took the magazine and read the page. It gave the experience of a woman whose husband's income was insufficient. She felt she just had to make extra money but could not leave her home and children to work outside. Finally she heard of a hand-knitting machine called the "Auto Knitter." The company that manufactured it offered to make a contract with each owner of a machine to pay for all the woolen socks made with it—and to replace the yarn. The rest of the article told how the "Auto Knitter" helped this woman to make the money she needed.

Well, this sounded as good to me as it had to mother, and the result was that we wrote to the Auto Knitter Hosiery Company for the particulars, and later secured one of the hand-knitting machines.

"The Auto Knitter" justifies the saying, "good goods are done up in small parcels" for it is small and light, easy to clamp on any table and equally easy to run. Many of our neighbors soon called to see it, and the "Auto Knitter" was quite the topic of conversation.

When we had learned to run the machine, and people saw the splendid socks it made, two or three of our friends began seriously to consider getting Auto Knitters themselves.

The company is always ready to accept and pay for socks made according to their directions and their wage checks come back very promptly, together with the replacement yarn.

I have now given up all idea of going back into a city office to work, for I am making from eighteen to twenty dollars a week with the Auto Knitter and I do it without leaving the protection of my home. I have earned all my spring clothes, and a very coveted wrist watch too. Besides I have a fund that is to pay for a trip this summer.

I often wonder why more girls do not stay at home and do this pleasant profitable work instead of going to business. Some girls think, of course, that there is no fun in the country. This idea is largely based on the fact that milking cows and other farm work doesn't appeal very strongly to most girls. At least it didn't to me.

But give those same girls a way to make money and have nice clothes minus the slavish work and they would probably think the same as I do—that a home in the country is the best place in the world.

It takes me ten minutes to make a sock on the average and my younger sister can knit with the machine almost as well as I can.

Mamma has never regretted getting the Auto Knitter for me, and I am delighted to have this way of making money at home, for now I am my own manager.

Instead of more than half my wages going for board and carfare, as they used to in the city, I have the cash I make for home comforts and many other things that I have long wished for. Mamma is writing too. She wants to tell you what she thinks of the Auto Knitter.

Miss A D Cummings, Ontario.

* * *

The following letter was received from Miss Cummings' mother. It gives additional interesting news about what the Auto Knitter means to this Ontario farm home.

This is certainly a strenuous time we are living in, especially for those who have daughters who are obliged to enter city life to earn their own living in business offices, factories or stores—at salaries of $10.00 to $15.00 a week. Out of this a girl has to pay $8.00 a week for board and $2.00 for carfare.

The old saying, "working life out to keep life in" surely came true in the experience of our girl in business, and to make matters worse she contracted the "flu." This left her run-down in health and she was obliged to come home in the fall for a rest.

How we longed for a way to keep our dear girl at home with us all the time.

Finally, as my daughter has written, we found out about the "Auto Knitter" and the company's offer to buy socks made on the machine.

We sent for one and our girl was very much pleased with it. With the aid of the splendid instruction book she could knit a pair of socks in an hour the next day after receiving the machine. Of course practice made her more speedy, for now she finds no difficulty in making a pair in twenty minutes.

This means an average of $2.00 a day, or $18.00 to $20.00 a week and that by only working the same hours as required in a city business office.

Instead of paying out all her money for board she can dress nicely, and take her holidays when she wishes. Besides earning clothes our former business girl and her sister have helped to make the home more beautiful by adding some new articles of furniture, a new rug for the parlor and new window hangings.

Our girls tell their papa they are planning on having a moist-air pipeless furnace installed in our home this coming winter—and that the Auto Knitter will pay for it.

My husband says a knitting machine like the "Auto Knitter" is more necessary in a home than a sewing machine—and we all know what a sewing machine means to a family.

Just to think—the only expense we had was for the machine and the first supply of yarn, as the company replaces the yarn each time we send them socks. In addition they pay express charges when we send 10 dozen pairs of socks at a time. We consider the "Auto Knitter" a good investment and a boon—for it keeps our girls at home.

Our own town merchants highly appreciate the work the Auto Knitter does and we have received several good orders to fill for their winter trade.

Mrs W E. Cummings Ontario.

How You Too Can Make Money at Home

Miss Cummings' experience, which you have just read in her own words, is only one of many. She has been one of our most successful Auto Knitter workers, for she gives regular business hours to the work, but we have hundreds and hundreds of letters from other women, and men too, telling of their success in varying degrees according to the time devoted to the work, and how they made the extra money they needed—without leaving their homes or neglecting their families. So why shouldn't YOU do it too.

The Auto Knitter Hosiery Company has helped to solve the "extra money problem" for home women because it offers steady, regular, well-paid home work. There is no expense for materials after the first. There are no strings tied to the Wage Agreement, it is a straight, out-and-out offer at a fixed wage, on a piece-work basis—a good pay for your services.

The Auto Knitter comes to you with a sock already started in it, and a complete instruction book that makes everything plain. You will find the work fascinating and it will enable you to have many of the pretty things to wear and the new things for the home that you have wanted, besides supplying money for other purposes.

Write Today For Our Liberal Wage Offer

If you can use extra money—and what woman can't?—you will want to know all about the machine that has meant so much to Miss Cummings and so many others like her. Send right away for the company's free literature and read the experiences of some of the other Auto Knitter owners. Find out about the pleasant and profitable money making occupation waiting for you—Auto Knitting. Find out what substantial amounts even a small number of your spare hours will earn for you.

Remember that experience is unnecessary, that you do not need to know how to knit.

Send your name and address now and find out all the good things that are in store for you. The Auto Knitter Hosiery (Canada) Co., Ltd., Dept 23, 1870 Davenport Road, West Toronto, Ont.

The Auto Knitter Hosiery (Canada)
Co., Ltd., Dept 23, 1870 Davenport Road, West Toronto, Ont

Send me full particulars about Making Money at home with the Auto Knitter. I enclose three cents postage to cover cost of mailing literature, etc. It is understood that this does not obligate me in any way.

Name

Address

City Province

MacLean's 3-15-22

REO

Beauty Unexcelled—Quality Unsurpassed

Here are two new Reo models that will delight the eye of the connoisseur and the soul of the engineer.

Both are mounted on that famous six cylinder Reo chassis—the "Six of Sixty Superiorities".

Verily, "The Incomparable Six"—for in power, balance, silence and sweetness of operation, this six acknowledges no rival, no superior.

But that "concealed beauty" has always been a Reo attribute.

In these later models are added a degree of the artistic in design, of richness of finish, of completeness in accessories and appointments, that lend an outward attractiveness, commensurate with their internal excellence.

The new Light Seven is the latest thing in open touring models—for here you have the power and capacity of a Seven Passenger car—with the facility and ease of driving—the fuel and tire economy—of a five.

Close examination of the car itself will disclose to you many features that are new, and will indicate to you how diligently Reo designers have consulted the comfort and convenience of the owner.

Of the Sedan we can only say: you must see and ride in this luxurious equipage to fully appreciate how much of quality, how much of beauty, and how much of distinction, is now obtainable at the modest price of a Reo.

Here is a combination of mechanical excellence and of beauty that, we maintain, could only be achieved in a product designed and made in its entirety in the Reo shops.

Reo Motor Car Company of Canada, Ltd.
St. Catharines, Ont.

In addition to the models shown the following are also standard models in the Reo line: 3 Passenger Roadster, New Business Coupe and the 4 Passenger Coupe. These are all mounted on the famous Six Cylinder Reo Chassis.

Above is shown the New Light Seven Touring Car. Mounted on the famous Reo Six Cylinder Chassis, this latest Reo Touring Model has set a new fashion in open cars.

To the right is shown the Six Cylinder Sedan. Body is full aluminum—the last word in fine coach work. As silent as it is beautiful—as luxurious as it is powerful.

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CANADIAN CANOE

BUSINESS & INVESTMENTS

WHEAT ADVANCE AUGURS WELL FOR BETTER BUSINESS

THE steady rise in the price of wheat during January and February when the market ran from $1.07 a bushel fairly close to the $1.50 mark (for May wheat) is likely to have an important effect on general business conditions. Generally speaking the declines in commodity prices have been welcomed in all directions as the necessary steps before the dangerous inflation could be remedied. Any prolonged delays in the reductions of prices of raw materials and manufactured goods in the hands of the mills, wholesalers and retailers have been deplored as just so much time lost in allowing business to resume a more normal course. In the slump of prices however, many extreme re-actions have taken place that have passed far beyond a moderate deflation and reached a scale of prices that often was below that of pre-war levels. In these instances serious injury has been done those who were forced to adjust themselves to prices that involved heavy losses on all production. These movements included raw sugar, rubber, copper, cotton (for a time) and a large proportion of agricultural products.

Wheat at $1.00 a bushel had become a menace to the whole country. It was too low. It was impossible for the producer to make a profit at that price with labor and the cost of living showing only moderate recessions. Had this low price continued it would have meant a very small surplus on the balance of last season's crop that still remained unsold and undoubtedly would have discouraged production for the season of 1922. In addition it would have held down the movement from the United States into the Canadian Northwest as offering too risky a future either for wheat growing or for mixed farming. Altogether the price that had ruled in wheat and other grains as well as for a large number of other agricultural products, was unfair to the producer and militated against every class of the community. The recent advance then should be viewed with a large measure of satisfaction. Wheat at $1.50 a bushel represents a more reasonable level in comparison with the price of labor and the general level of manufactured products and most raw materials. This does not imply that the price of wheat should or can remain permanently at the $1.50 level. It does mean that for the time being it should hold around that point until the general readjustment of prices downward enables it to be produced at a fair profit at lower levels.

Capital Shortage Cause of Failures

AN INTERESTING and instructive analysis of the causes of failures in Canada and the United States during 1921 has been prepared by Bradstreet's. At the outset of 1921 it is explained, the liquidation and deflation proceeding from boom war and post-war booms were in full career and these and the events of the past year mainly flowing from liquidation piled up a volume of failures and liabilities unapproached in any previous year in the country's history. High priced money and restricted credits ruling throughout most of the year, price deflation which hung up many business concerns with stock of high priced goods and necessitated later unsparing cutting down of inventories. In addition, unemployment, which translated the voluntary buyers' strike of 1920 into the forced abstention from all but necessary purchasing of 1921, short crops of farm produce sold in several cases at the lowest prices in a decade, and heavily reduced value though not in most cases so greatly reduced as volume, of export trade, added their share to the things which made difficult sailing for all lines of trade and manufacture, and covered the commercial sea and shore with the wrecks of many one time promising ventures.

It is pointed out that these two years differed materially from other similar periods in that there was no occurrence of the old-time acute panic with its whirlwinds of shortages of actual money, currency premiums and unsparing sacrifice of values. Credit for this is given in the United States to the Federal Reserve Banking System, and although the conditions in Canada are not referred to in this respect by Bradstreet's, much of the credit here is due to the careful financing of the situation by our Canadian banks.

In Canada failures numbered 2,050, the highest recorded since 1915 and 144 per cent. greater than in 1920. Liabilities of $51,000,000 were 139 per cent. above those of 1920 and five times those of 1919. Personal causes are credited with bringing 72.8 per cent. of the failures in 1921 as against 79.3 per cent. in 1920 and 77.2 per cent. in 1919. It is interesting to note that the chief cause of failure in Canada was lack of capital, covering 34 per cent. for each year. Incompetence was the cause of only 23.2 per cent. of failures and in 1920 only 20.3 per cent. In the United States, on the other hand, incompetence stood as the leading cause with 32 per cent. and lack of capital as only 29.7 per cent. Lack of capital had been the chief cause from 1890 to 1911 in that country but since that time incompetence stood first.

The second cause of failures and the one which the majority probably would consider the chief cause on a guess, is the non-personal specific conditions which claimed 25.8 per cent. of the failures in 1921 as against only 18.8 per cent. in 1920. Fraud, the fourth cause, accounted for 6.9 per cent. in 1921, showing up much better than 1920 when it was 8.9 per cent. or in 1919, when it was 8.9 per cent.

The lack of capital stands even more important as a cause of failure for if the total amount of liabilities is considered rather than the number, lack of capital was responsible for 45.3 per cent. and in 1920 for 52.8 per cent. or over one-half. This would indicate that in the heavier failures involving the larger losses lack of capital remains a very serious factor. Specific conditions curiously enough created 25 per cent. of the liabilities as they did also of the number of failures. That these conditions which made operation difficult during 1921 for the manufacturer and retailer alike were much more potent in causing failures than any in 1920 when it was comparatively easy to do business on a profit is indicated also by the analysis which showed only 11.5 per cent. of failures in 1919 due to specific conditions. Incompetence while it caused 23 per cent. of the number of failures accounted for only 14.8 per cent. of the total liabilities.

Improved Exchange a Harbinger of Better Times

THE steady improvement in the foreign exchange situation which has brought back the pound sterling to a higher relative value in New York funds than for several years and reduced the discount against Canadian funds to under 3 per cent. is, in our opinion, the most favorable indication in the business situation. For it has become more evident month by month that the only solution of really good business conditions in the United States and in Canada will be the opening up of trade with Europe and other parts of the world. This is being brought about in a sort of negative manner by the actual cutting down of the balance of trade between the United States and Europe which for the year 1921 showed an excess of exports over imports of $1,600,000,000 as compared with one of nearly double this or $2,900,000,000 for the year 1920. The billion and one half excess may still seem large but this was offset to a great extent by payments of $700,000,000 in gold to the United States. This change in trade relations together with the improved international feeling in a real tangible form that has resulted from the Disarmament Conference, together with the brighter possibilities of a world economic conference that may result in some scheme for international credit, have all had their influence in the improvement of exchange. One financier in referring to the movement in exchange, and in welcoming it, declares that "We consider that exchange rates are far more impressive than the views of any one man no matter how well formed. Like the stock market they represent consensus of opinion and are superior to any individual judgment."

Railways' Showing Improved

WHILE the heavy deficits that the country must meet in the operation of the National Railways continue to exercise those responsible for providing revenues to offset this drain or making loans where revenues fail, there is at least some encouragement in the gradual improvement of the relation of operating revenue to operating expenses. Taking all the railways under the control of the Government and figuring out revenue and cost of operation it is seen that for the four months of 1921 ending in November—the latest available figures—revenue exceeded operating costs. This applied most of all to the Grand Trunk System which during the past two years has fallen below the line in revenue only three months, January and February of 1920 and January 1921. The Grand Trunk Pacific gradually is being brought up from a point where its costs of operation were over three and one half times the revenue to a point where in October and November the revenue actually exceeded costs. The Intercolonial System which had been below the line during the whole of 1920 and most of 1921 ran ahead also in October and November. Taking the year for eleven months the position showed an improvement of about $10,000,000 of smaller deficits than in the preceding year. This of course, unfortunately takes no account of fixed charges, interest etc. but there is a small consolation in the relative improvement shown.

Bonds More Favored by Investors

A COMPARISON of the cost of money for a loan made by the largest City in Canada, Montreal, late in February with the prices it paid for its last series of loans between three and four years ago, emphasizes the marked improvement that has taken place in the position of bonds from the standpoint of the investor of a year or two ago, and also of those invested in the Vic-

$2,000,000,000 LOSS

THE FARMER had a touch of high life in the war days and made money as never before but he was preyed upon by sharpers to a degree almost unbelievable. Middle West bankers of prominence declare the fly-by-night oil stock men, the swindlers who had fake packing house projects, and the others who had all sorts of games to lure the agricultural money, robbed the men of the farms of $2,000,000,000. From their stories it was the greatest swindle this country ever knew.—Richard Spillane.

Consult MacLean's Magazine when you are approached by a stock salesman who represents a firm unknown to you.

It is not only your business but your patriotism to throw your money away in wild cat adventures. Canada is being flooded with them to-day.

Tenth Year of Publication

The Greenshields Review

New Edition — just published — contains a careful analysis of the current business situation and a forecast of the trend for 1922 that should interest business men and investors.

A copy will be sent upon application.

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WHEN an author produces a book, he gives it a name. Many manufacturers give names to their products so that the general public will know what to ask for. Instead of "Sugar", "Redpath's Sugar", instead of "Ham", "Swift's Premium", and so on.

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Province of Ontario	- -	6%	2 May, 1936
Province of Ontario	- -	6%	1 Feb., 1941
Province of Ontario	- -	6%	15 Sep., 1943

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THE old idea that safety accompanied a low rate of interest has long been put in the discard.

During the past 7 or 8 years, with banking facilities strained to the limit under abnormal demands borrowers in the AAA1 class (Bradstreet's highest rating) have been obliged—compelled by circumstances beyond their control—to pay rates of interest without precedent.

Bankers to-day tell us that money is working easier —THIS IS YOUR OPPORTUNITY to assure to yourself a high interest return for a long period of years, with a large margin of safety, by investing in the 8% convertible debentures of The Mount Royal Hotel Company, Limited carrying a bonus of 40% common shares.

Descriptive Circular on Request

To W. A. Mackenzie & Co., Ltd.
38 King Street West, Toronto

Dear Sirs: Please send me a copy of the circular describing the 8% Convertible Debentures of The Mount Royal Company Limited and oblige.

Name in full
Full address
[illegible]
Please write clearly

Outgrowth of the ancient "Festival of Lights," the "Feast of Lanterns" is the world's most radiant festival

The Value of Time

By Krónos

Paintings by
HAROLD DeLAY

"GIVE IT TIME," said Confucius to an impatient disciple. "Every day cannot be a Festival of Lights."

Twenty-four centuries before the age which we fondly call modern! Yet the disciple of present day Efficiency may find food for thought in the way the great Chinese philosopher planned out his daily life.

Confucius in his wisdom took Time to save Time.

His was a far-visioned schedule. "At fifteen," he wrote in his latter years, "I entered on a life of study. At thirty I took my stand as a scholar. At forty my opinions were fixed. At fifty I could judge and select. At sixty I never relapsed into a known fault. At seventy I could follow my heart's desires without going wrong." Confucius cherished the broad life vision of which Li Po, China's greatest poet, sang thirteen centuries after—

"The universe is but a tenement
Of all things visible. Darkness and Day
The passing guests of Time."

In timekeeping devices, as in so many other inventions, the Flowery Kingdom apparently anticipated other nations by thousands of years. Even our "modern" daylight saving system was introduced by Duke Chou a trifle over three thousand years ago. He divided the flowing index of the water-clock into one hundred *kih* or parts. In winter he allotted forty *kih* to day and sixty to night. *In summer he reversed this.*

The tranquil leisurely routine of the high caste Chinese is a constant challenge to Canadians, who see it as a deliberate waste of life's most costly commodity—*Time*. Yet the Chinese gentleman of today keeps watch repair shops working overtime by carrying *two* watches, which he is anxious shall run harmoniously!

A quaint procedure eloquent of the Orient's real appreciation of *the value of Time* but happily unnecessary among the fortunate owners of our own timekeeping masterpieces—

Material, construction, adjustment and service fully covered by Elgin Guarantee

Elgin Watches

tory Loans of 1917, 1918 and 1919. Early in 1918 for a loan of nearly $2,000,000 the City issued bonds and the price was so low that the money cost them 6.92 per cent. and the bonds were sold to the public at a price to yield 6½ per cent. The recent bond issue of $5,000,000 bore a rate of 5½ per cent. and was sold to the public at par, giving a yield of only 5½ per cent. as compared with the yield of 6½ per cent. which had to be guaranteed in 1918. The City itself at the price paid it by bond dealers secured its money at 5.61 per cent., a very material reduction in the rate. It is the general opinion that the better class of municipalities will be borrowing money at 5 per cent. within the next year or two. If this proves the case high class bonds should show a considerable advance in price between now and then, as these are certain to move up as interest rates decline and thus maintain a yield to the new investor that will be on a level with the lower yields of the new issue. This gradual appreciation should apply quite as much to Victory Bonds as to other first class securities, and particularly should this be the case with the tax exempt Victories.

Forecasts of Business Probabilities

A REVIEW of industrial conditions with a forecast for the present year that has just been issued by Babson's Statistical Organization will provide investors with a viewpoint that may aid them in figuring out the relative position of the industries in which they are especially interested. In agricultural implements, for instance, it is intimated that the present radical price cutting will continue and that the market will remain weak. In the case of automobiles the demand is increasing owing to seasonal tendencies and price reductions. There will be further cuts in prices and the demand will be most active for the lower priced cars.

In iron and steel the demand is improving with manufacturing activity about 40 per cent. of capacity. Prices will continue weak but business will be better in 1922 than in 1921. In hardware prices will continue weak for months to come and the outlook is only fair. In tires prices are at the bottom. There will be unusually keen competition, but demand will be better this year than last.

In lumber there will be an improved demand with keen competition and conservative buying. The condition of the leather industry is fair. Tanners are working to about 50 per cent. of capacity. Stocks however are low in the trade and the basic tendency is upward.

In boots and shoes demand will improve in the next few months. Prices will remain and further reductions will be made in the retail trade. The demand for brick will increase during the spring and summer. Stocks are low and activity will begin early in the spring and continue throughout the summer. In the case of cement, however, stocks are said to be relatively heavy. There will be an improved demand and production will be fair.

Men's clothing will see a continuation of cut-rate sales for some little time. Producing costs will continue low. There will be a slight increase in manufacturing activity. General clothing prices will reach the low point this summer. In women's clothing labor troubles will increase costs of production. The demand will be good and continue throughout the summer.

ANSWERS TO QUERIES

Question—*I would like an opinion of the International Bridge, Windsor to Detroit, as an investment.—A. L., Maple Valley, Ont.*

Answer—The proposal to build a big international bridge between Canada and the United States as a private enterprise, to be financed by selling securities to the public, seems rather unusual in these days of public ownership, but if proper charters are secured from the governments it would seem to be sound. The men behind this project to link up Detroit and Windsor include substantial business men with a stake in the community which should benefit, but it is not indicated that they will be large investors in the venture itself.

Apart from the project itself the investor has to carefully consider the price he is paying. On the terms indicated bonds at 87 would show a return of 8.15 per cent., but it must not be forgotten that $100 is being paid for common stock on which there would only be a return when profits warranted. A conservative view than might put the price of $300 of bonds at $261 and the basis of the return would have to be adjusted accordingly. Another point which should be considered in relation to the yield is the provision in the prospectus that the directors may, if considered necessary, suspend payment of interest on the bonds for a period of five years after the bridge is opened for traffic. Thus if the bridge were not opened before 1925, and it would not seem likely that it would be ready before that time, it might easily be that no interest would be paid until 1930.

Question—*Please give me your opinion as to the reliability of the Northern Life Insurance Company.—J. K. K., Spring Lake, Alta.*

Answer—The Northern Life holds a Dominion Charter and is subject to federal inspection. It is therefore safe to insure with.

Question—*I would like your opinion of the Grand Trunk Pacific Bonds. How is it that they are carrying a better rate of interest than Victory Bonds?—B. McC., Princeton, Ont.*

Answer—Grand Trunk Pacific Railway 4% bonds due in 1955 are a good railway issue but are not obligations of the Dominion of Canada. The bonds offered you are secondary obligations of the G. T. R. Mountain and Prairie sections and so long as the railroad remains under public ownership you are practically assured of your interest payment being met promptly.

The bonds give a higher yield than victories first, because they are not a government obligation either directly or indirectly, and second, because they have a 4% rather than a 5% coupon rate.

With the understanding that they are not in the same class as Victory bonds but are simply a good rail bond we would recommend their purchase.

Question—*I want to sell some Canadian Associated Gold Fields stock. How should I proceed?—R. E. Davidson, Sask.*

Answer—According to an agreement for pooling the stock of the Canadian Associated Goldfields, shareholders have undertaken not to sell their holdings. This arrangement was entered into, we understand, for the purpose of supporting the stock until active production was taken. We are not aware that this pool has as yet been ended. If you are not party to this agreement, you of course are at liberty to sell your stock if you can find a purchaser. No transaction has been recorded for some time and we are therefore not in a position to quote you any price. Would advise you to communicate with the head office of the company in Toronto.

Question—*Would like your opinion as to whether or not you would consider the purchase of preferred and common stock of L. R. Steel Service Corporation a sound investment?—A. L., Oromocto, N. B.*

Answer—We could not advise you to buy stock in the L. R. Steel Realty and Development Corporation as anything but a speculation and in our opinion not a very attractive one at that. It should not be considered by a person like yourself with whom we believe safety of principal is more important than the chance of obtaining a larger income.

Question—*What is your opinion of an investment in German marks at the present time?—C. G. P., Queenston, Ont.*

Answer—Buying German marks for a rise can only be regarded as a gamble. If you have good grounds for thinking that they will return to value at anything like the rate mentioned you would be quite justified in backing judgment, but if you take a flyer we would advise you to forget about it and accept any profit in the future with thanks to providence.

Question—*What do you know about the Dominion Combing Mills?—J. B. M., Toronto.*

Answer—The Dominion Development Corporation was organized as the selling agency for the flotation of stock of the Dominion Combing Mills. A. F. Rea is behind both propositions. Mr. Rea has had a long business experience, particularly as a merchant. He was head of the A. E. Rea Company, a department store at Ottawa, which however got into some difficulties financially during the war.

The project would seem to be one on a reasonably sound basis and Mr. Rea is a man of energy with confidence in it. However, woollen manufacturers inform us that they have looked into the proposition and doubt whether it will be a success. They claim that there is not a wide enough market in Canada for all the products of a combing plant and that under the present conditions it is cheaper to send our wool out of the country and buy the required products for our own needs. An important point would probably be as to whether or not something in the way of a protective tariff could be secured. We have been informed that a tariff of 10 per cent. would ensure success but Mr. Rea is convinced that even should there not be a tariff the undertaking could still be made to show profits.

Question—*What is status of Methodist Book Room bonds?—Subscriber.*

Answer—These debentures are a first mortgage on the property with conservative valuation of between two to three times amount of debenture loan. In addition to this the Methodist Church as a Corporation stands behind the issue. The security would therefore seem to be perfectly sound.

The Book Room has never refused to take up debentures when debenture holders under pressure have required their money.

Question—*Are preference shareholders in a close corporation entitled to receive a copy of the by-laws?—B. B., Niagara Falls, Ont.*

Answer—A shareholder is at any time privileged to inspect the books of his company—and this of course includes by-laws as well. But whether copies of the by-laws be printed for distribution to the shareholders is a matter, we judge, to be left to the discretion of the directors and the shareholders themselves.

Question—*What is your opinion of The Banking Service Corporation as an investment?—W. J. H., Golden Lake, Ont.*

Answer—The Banking Service Corporation is an underwriting organization and is acting in this capacity for a number of affiliated organizations headed by the Mutual Finance Corporation. The companies thus organized have an aggregate capitalization of $8,200,000 and are engaged in the business of advancing credit accommodation in the instalment sale of homes in the different cities in which the companies are located. The Mutual Finance Corporation was first organized in the city of Windsor, and its operations were considered so successful that it was decided to organize similar companies and operate in other Ontario cities. Success in this business is almost wholly dependent upon management, and judging by the companies' experiences so far the management in this case would appear to be satisfactory. The stock should hardly be recommended as a buy for a widow or orphan, or for one solely dependent upon such income, but as a speculative investment for a limited amount it has attractions.

Question—*What is your opinion of Parker Motor Car Company of Montreal as an investment?—L. F., Newfoundland.*

Answer—Like all new industries the Parker Motor Car Company of Montreal must be considered as a speculative purchase as distinct from a security of a company that has passed successfully through a period both of good and bad times which tests it thoroughly. In its favor the Company would appear to have designed an excellent type of car, and it is conserving its resources by purchasing the parts rather than equipping plants for this out of capital. We understand that some 3,000 cars have been sold to dealers and the Company expects to start deliveries in two or three months. It will be impossible for us to tell what real success it will have for several years, so that in investing you would naturally be taking the chance that lies in all new industries, and for that matter in a great many of the older established ones. There is no dividend being paid on the common stock.

Question—*I should like your opinion of the Zenith Companies' stock as an investment.—A. G., Elmira, Ont.*

Answer—The Zenith Companies Inc. is a holding company controlling the Merchant Casualty Company, the Union Fire & Casualty Company, both with head offices in Winnipeg, Man., and the Merchants Life & Casualty Company with head office in Minneapolis, Minn. The Canadian companies do business in every province and the Merchants Life operates in eighteen states on the other

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side. According to the annual statement covering the operations of the subsidiaries for the year 1920, each company shows a gain in premium income; the Union Fire from $198,621 in 1919 to $304,762 in 1920, the Merchants Casualty from $465,520 to $455,905 and the Merchants Life from $294,184 to $231,246. We are informed by the fiscal agents of the company in Toronto that dividends at the rate of 6 per cent. were paid on the company's stock for 1918, 10 per cent. for 1919 and 15 per cent. for 1920. The company has been building up along conservative lines and with capable management there should be a splendid field of opportunity in Canada. Until the Company has passed the development stage, however, and has become established upon thoroughly stable lines we can only regard the stock as speculative.

Question—*Please advise me whether you consider it safe to take stock in the Climax Rubber Company.—Mrs. W. P., Hamilton, Ont.*

Answer—We see little attraction in the stock offer of the Climax Rubber Company, as an investment for a woman. In the first place this is a new concern which has not yet been tried, and there is, therefore, a very big element of speculation present. It is a rubber concern, and is entering a field which is highly competitive, and where conditions change rapidly. The stock is by no means safe and we would urge you to place your money in some gilt-edged security such as government bonds.

Question—*Do you consider stock in The Commercial Life of Edmonton a good investment?—G. E. C., Hillcrest Mines, Alta.*

Answer—The Commercial Life is facing the usual problems of the younger insurance company, but with efficient management we see no reason why it should not maintain a profitable basis from the shareholders standpoint.

Question—*What do you think of the stock of the Tiger Tire and Rubber Company as an investment?—E. M., Petrolia, Ont.*

Answer—Late last year the Tiger Tire & Rubber Company completed the installation of additional equipment in its plant at Belleville bringing the possible capacity to 450 tires a day. Officers of the company expect a fair demand for their products with substantial contracts on hand. The concern is a comparatively new one but seems to be getting under way in a satisfactory manner. The tire industry has passed through a period of adjustment and the outlook for the future would seem to be improving. However, it is an industry in which there promises to be very keen competition with production costs in favor of the large highly organized concerns.

Question—*Please give me your advice on Canadian Associated Goldfields stock.—Subscriber, Bolton, Ont.*

Answer—If you are a prospective purchaser of Associated Goldfields we advise you to look for some other investment. If you already hold stock there is little that you can do but wait.

Question—*I hold some L. R. Steel stock, please advise me the best way to sell it.—F. R., Kitchener, Ont.*

Answer—We would advise you to communicate with J. E. Carter, Investment Broker, Guelph, Ont. We understand that he has a connection through which shares of the L. T. Steel Corporation can be disposed of but you would probably only get half or less than half what you paid for them. On this basis you might not of course, care to give up your holdings at this time. In our opinion the proposition is a very speculative one with a future rendered doubly uncertain because of the conditions prevailing.

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J. VERNON McKENZIE, *Editor* J. L. RUTLEDGE, *Associate Editor*

CHAPTER I

OVINGTON'S BANK

By STANLEY J. WEYMAN

ILLUSTRATED BY DUDLEY GLOYNE SUMMERS

IT WAS market day at Aldersbury, the old county town of Aldshire, and the busiest hour of the day. The clock of St Julian's was on the point of striking three, and the streets below it were thronged. The gentry, indeed, were beginning to take themselves homeward; a carriage and four, with postilions in yellow jackets, awaited its letters before the Post Office, and near at hand a red wheeled tandem-cart, the horses tossing their small, keen heads, hung on the movements of its master, who was gossiping on the steps of Ovington's Bank, on Bride Hill. But only the vans bound to more distant valleys had yet started on their lagging journey; the farmers' gigs, the hucksters' carts, the park-town, still lingered, filling the streets with a chattering, moving multitude. White-coated yeomen and their wives jostled their betters—but with humble apologies—in the low-browed shops or hardily pushed smock-frocks from the narrow pavements or clung together in obstinate groups in the roadway. Loud was the babel about the yards of the inns, loudest where the tap-rooms poured forth those who, having dined well, had also drunk deep after the fashion of our great-grandsires.

Through all this medley and hubbub a young man threaded his way. He wore a blue coat with gilt buttons, a waistcoat to match, and drab trousers, and as he hurried along, his hat tilted back, he greeted gentle and simple with the same laughing nod. He had the carriage of one who had a fixed position in the world and knew his worth; and as attractive was his smile, as gallant his confidence, that liking ran before him, and half of the faces that he encountered mirrored his good humour. As he passed along the High Street, and skirted the Market Place, where the quaint effigy of an ancient Prince, great in his day, looked down on the turmoil from the front of the Market House, he glanced up at the clock, noted the imminence of the hour, and quickened his pace.

A MAN touched him on the sleeve. "Mr Bourdillon, sir," he said, trying to stop him, "by your leave, I want to—"

"Not now. Not now, Broadway!" the young man answered quickly. "I'm meeting the mail." And before the other had fairly taken in his words he was a dozen paces away, now slipping deftly between two lurching farmers, now coasting about the more obstinate groups.

A moment later St. Julian's clock, hard put to it to raise its wheezy voice above the din, struck the hour. The young man slackened his pace. He was in time, but only barely in time, for as he paused, the distant notes of the guard's bugle sprang like fairy music above the turbid current of sound and gave notice that the coach was at hand. Hurriedly gigs and carts drew aside, the crowd sought the pavements, the more sober drew the heedless out of danger, half a-dozen voices cried "Look out! Have a care!" and with a last shrill "Tantivy! Tantivy! Tantivy!" the four sweating bays, the leaders cantering, the wheelers trotting, the bars all taut, emerged from the crest of the steep Cop, and the Holyhead Mail, within a minute of its time, drew up before the door of the Lion, the Royal Arms shining bravely from its red panels.

Shop-keepers ran to their doors, the crowd closed up about it, the yokels gaped—for who in those days felt no interest in its advent? By that coach had come, eleven years before, the news of the abdication of the Corsican and the close of the Great War. Laurelled and flagged, it had thrilled the town a year afterwards with the tidings of Waterloo. Later it had signalled the death of the old blind king, and later still the acquittal—as all the world regarded it—of Queen Caroline. Ah, how the crowd had cheered then! And how lustily old Squire Griffin of Garth, the great uncle of this young man, now come to meet the mail, had longed to lay his cane about their disloyal shoulders!

The coachman, who had driven the eleven-mile stage from Heygate in fifty-eight minutes, unbuckled and flung down the reins. The guard thrust his bugle into its case, tossed a bundle of journals to the waiting boys, and stepped nimbly to the ground. The passengers followed more slowly, stamping their chilled feet, and stretching their cramped limbs. Some, who were strangers, looked about them with a travelled air, or hastened to the blazing fires that shone from the Lion windows, while two or three who were at their journey's end hustled about, rescuing shawls and portmanteaux, or dived into inner pockets for the coachman's fee.

The last to appear, a man rather below the middle height, in a handsome caped travelling-coat, was in no hurry. He stepped out at his ease and found the young man who has been described at his side. "That you, Arthur?" he said, his face lighting up. "All well?"

"All well, sir. Let me take that?"

"Isn't Rodd here? Ah!" to a second young man, plainer, darker and more soberly garbed, who had silently appeared at his forerunner's elbow. "Take this, Rodd, will you?" handing him a small leather case. "Don't let it go, until it is on my table. All well?"

"All well, sir, thank you."

"Then go on at once, will you? I will follow with Mr Bourdillon. Give me your arm, Arthur." He looked about him as he spoke. One or two hats were lifted, he acknowledged the courtesy with a smile. "Betty well?"

"You'll find her at the window looking out. All goes swimmingly, I hope, sir?"

"Swimmingly?" The traveller paused on the word, perhaps questioning its propriety, and he did not continue until they had disengaged themselves from the group round the coach. He and the young man came, though there was nothing to show this, from different grades of society, and the one was thirty years older than the other and some inches shorter. Yet there was a likeness. The lower part of the face in each was strong, and a certain brightness in the eyes, that was alertness in the younger man and keenness in the elder, told of a sanguine temperament, and they were both good-looking. "Swimmingly?" the traveller repeated when they had freed themselves from their immediate neighbours. "Well, if you choose to put it that way, yes. But, it's wonderful, wonderful." In a lower tone, as he paused to acknowledge an acquaintance, "the state of things up there, my boy!"

"Still rising?"

"Rising as if things would never fail. And upon my word I don't know why, with the marvellous progress everything is making—but I'll tell you all that later. It's a full market. Is Acherley at the bank?"

"Yes, and Sir Charles. They came a little before time."

"Clement is with them, I suppose?"

"Well, no, sir."

"Don't say he's away to-day?" In a tone of vexation.

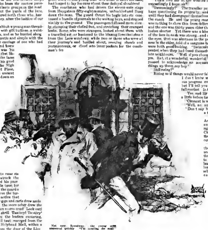
"I'm afraid he is," Arthur admitted reluctantly. "But they are all right. I offered Sir Charles the paper, but they preferred to wait outside."

"D——n!" muttered the other, nodding right and left. "Too bad of the boy! Too bad! No," to the person who had lain in wait for Bourdillon and now put himself in their way. "I can't stop now, Mr. Broadway."

"But, Mr Ovington! Justin—"

"Not now!" Ovington answered shortly. "Call to-morrow." And when they had left the man behind, "What does he want?"

"What they all want," Arthur answered smiling. "A good thing."



"Not now, Broadway," the young man answered quickly. "I'm meeting the mail." Before the other had fairly taken in his words he was a dozen paces away.

"But he isn't a customer."

"No, but he will be to-morrow," the young man rejoined. "They are all agog. They've all got it that you can make a man's fortune by a word, and of course they want their fortunes made."

"Ah!" the other ejaculated drily. "But seriously, look about you, Arthur. Did you ever see a greater change in men's faces—from what they were this time two years? Even the farmers!"

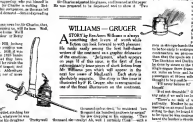
"Well, they are doing well."

"Better at any rate. Better even they. Yes, Mr Wolley"—to a stout man much wrapped up, who put himself in the way—"follow us, please. Sir Charles is waiting. Better," Ovington continued to his companion as the man fell behind, "and prices rising and demand—demand spreading in everything."

"Including Stocks?"

"Including Stocks. I've some news for Sir Charles, that, if he has any doubts about joining us, will fix him. Well, here we are, and I'm glad to be home. We'll go in by the house door. Arthur, or Betty will be disappointed."

The bank stood on Bride Hill, looking down the High Street. The position was excellent and the house good. Still it was no more than a house, for in 1825 banks were not the institutions that they have since become. They had still for rivals the old stocking and the cracked teapot, and among banks, Ovington's at Aldersbury was neither of long standing nor of more than local repute.



Mr Ovington led the way into the house and had barely removed his hat when a girl flew down the wide oak staircase and flung herself upon him. "Oh, father!" she cried. "Here at last! Aren't you cold? Aren't you starving?"

"Pretty well for that," he replied, stroking her hair in a way that proved that, whatever he was to others, he had a soft spot for his daughter. "Pretty well for that, Betty."

"Well, there's a good fire! Come and warm yourself!"

"That's what I can't do, my dear," he said, taking off his great coat. "Business first."

"But I thought you had done all that in London?" pouting.

"Not all, but some. I shall be an hour, perhaps more."

She shot a mutinous glance at Arthur. "Why can't he do it? And Mr. Rodd?"

"You think we are old enough, Betty?"

"Apprentices should be seen, not heard!" she snapped. Arthur's position at the bank had been hardly understood at first, and in a fit of mischief, Betty, determined not to bow down to his pretensions, had christened him the "Apprentice."

"I thought that that proverb applied to children," he retorted.

The girl was a beauty, dark and vivid, but small, and young enough to feel the gibe. Before she could retaliate, however, her father intervened. "Where's Clement?" he asked. "I know that he's not here."

"Tell-tale!" she flung at Arthur. "If you must know, father," mildly, "I think that he's——"

"Mooning somewhere, I suppose, instead of being in the bank as he should be. And market day of all days! There, come, Bourdillon, I mustn't keep Sir Charles and Acherley waiting." He led the way to the rear of the hall, where a door on the left hand led into the bank parlour. Betty made a face after them.

In the parlour which lay behind the public office were two men. One, seated in an arm chair by the fire, was reading the *Morning Post*. The other was standing at the window, his very shoulders expressing his impatience. But it was to the former, a tall, middle-aged man, stiff and pompous, with thin sandy hair but kindly eyes, that Ovington made the first advance. "I am sorry to have kept you waiting, Sir Charles," he said. "Very sorry. But I assure you that I have not wasted a minute. Mr Acherley," to the other, "pardon me, will you? Just a word with Sir Charles before we begin."

And leaving Bourdillon to make himself agreeable to the impatient Acherley, Ovington drew Sir Charles Woosenham aside. "I have gone a little beyond my instructions," he said in a low tone, "and sold your Monte Reales."

The Baronet's face fell. "Sold!" he ejaculated. "Parted with them? But I never—my dear sir, I never——"

"Authorised a sale?" the banker agreed suavely. "No, perfectly right, Sir Charles. But I was on the spot and I felt myself responsible. There was a favourable turn and"—forestalling the other as he would have interrupted—"my rule is little and sure—little and sure, and sell on a fair rise. I don't think you will be dissatisfied with the transaction."

But Sir Charles's displeasure showed itself in his face. He was a man of family and influence, honourable and straight-forward, but his abilities were hardly on a par with his position, and though he had at times an inkling of the fact it only made him the more jealous of interference. "But I never contemplated," he said, the blood rising to his face, "never for a moment that you would part with the stocks without reference to me, Mr Ovington."

"Precisely, precisely—without your authority, Sir Charles—except at a really good profit. I think that four or five hundred was mentioned? Just so. Well, if you will look at this draft, which of course includes the price of the stocks—they are, if I remember, fourteen hundred or thereabouts—you will, I hope—I really hope—approve of what I did."

Sir Charles adjusted his glasses, and frowned at the paper. He was prepared to be displeased and to show it. "Two thousand six hundred," he muttered, "two thousand six hundred and twenty-seven!" his jaw dropping in his surprise. "Two thousand six—really! Ah, well, I certainly think"—with a quick change to cordiality that would have amused an onlooker—"that you acted for the best. I am obliged to you, much obliged, Mr Ovington. A handsome profit."

WILLIAMS — GRUGER

A STORY by Ben Ames Williams is always something that lovers of worth while fiction can look forward to with pleasure. He ranks easily among the first half-dozen writers of the continent as a graphic delineator of the emotions. "Judgment," which appears on page 18 of this issue, is the first of five extraordinarily tense pieces of short fiction from Mr Williams' pen which will appear in the next few issues of MacLean's. Each story is absolutely separate. The story in this issue is illustrated by F. R. Gruger, who is recognized as one of the finest illustrators on the continent.

"I felt sure that you would approve," the banker assented gravely. "Shall Bourdillon put the draft—Arthur, be good enough to place this draft to Sir Charles Woosenham's account. And tell Mr Wolley and Mr Grounds—I think they are waiting—to come in. I ask your pardon, Mr Acherley," approaching him in turn.

"No plum for me, I suppose?" growled that gentleman, whom the gist of the interview with Sir Charles had not escaped. He was a tall, hatchet-faced, dissipated-looking man of an old family, Acherley of Acherley. He had been a dandy with Brummell, had shaken his elbow at Watier's when Crockford managed it, had dined at the Pavilion; now he vegetated in the country on a mortgaged estate, and on Sundays attended cock-fights behind the village public-house.

"Well, not to-day," Ovington answered pleasantly. "But when we have shaken the tree a little—"

"One may fall, you think?"

"I hope so. You will be unlucky if one does not."

The two men who had been summoned came in, each after his fashion. Wolley entered first, endeavouring to mask under a swaggering manner his consciousness that he stood in the presence of his betters. A clothier from the Valleys and one of Ovington's earliest customers, he had raised himself, as the banker had, and from the same stratum, but by enlarging instead of selling his mill. During the war he had made much money and had come to attribute his success a little more to his abilities and a little less to circumstances than was the fact. Of late there were whispers that in the financial storm of '16, which had followed the close of the war, he had come near the rocks; but if so he had put a bold face on the crisis, and by an assertive manner and by steadily putting himself forward he had impressed most men with a belief in his wealth.

"Afternoon, Sir Charles," he granted with as much ease as he could compass. "Afternoon," to Acherley. He took a seat at the table and slapped down his hat. He was here on business and he meant to show that he knew what business was.

Grounds, who followed, was a man of a different type. He was a maltster and had been a dairyman, a leading tradesman in the town, cautious, penurious, timid, putting pound to pound without saying much about it, and owing that respect for his superiors which became one in his position. Until lately he had hoarded his savings or put them into the five per cents; he had distrusted even the oldest and most respectable bank. But progress was in the air, new enterprises, new discoveries were the talk of the town, the interest on the five per cents. had been reduced to four, and in a rare moment of rashness, he had taken a hint dropped by Ovington, had ventured, and won. He still trembled at his temerity, he still vowed in wakeful moments that he would return to the old safe road; but in the meantime easy gains tempted him and he was now fairly embarked on modern courses. He was a by-word in Aldersbury for caution and shrewdness, and his adhesion to any scheme would, as Ovington well knew, commend it to the town.

He hung back, but "Come, Mr Grounds, take a seat," said the banker. "You know Sir Charles and Mr Acherley? Sir Charles, will you sit on my right, and Mr. Acherley here, if you please? Bourdillon, will you take a note? We are met, as you know, gentlemen, to consider the formation of a Joint Stock Company, to be called"—he consulted a paper—"the Valleys Steam Railroad Company, for the purpose of connecting the woollen business of the Valleys with the town, and of providing the public with a superior mode of transport. The Bill for the Manchester and Liverpool Railroad is on the point of passing, and that great enterprise is as good as carried through. The Bill for the London and Birmingham Railroad is before the House. A Bill for a line from Birmingham to Aldersbury is preparing. Those projects are, gentlemen, in stronger hands than ours, and it might seem to some to be too early to anticipate their success and to provide the continuation we propose. But nothing is more certain than that the spoils are to those who are first in the field. The Stockton and Darlington Railway is proving what can be done by steam in the transport of the heaviest goods. A single engine there draws a load of fifty tons at the rate of six miles an hour, and has been known to convey a load of passengers at fifteen miles. Higher speeds than these are thought to be possible——"

"I'll never believe it!" Wolley growled, anxious to assert himself.

"But not desirable," Ovington continued blandly. "At any rate if we wait too long——"

"There's no talk of waiting!" Acherley exclaimed impatiently. Neither he nor Sir Charles was in the habit of meeting on an equal footing the men with whom they were sitting to-day; he found the position galling, and what was to be done he was anxious should be done quickly. He had heard the banker's exordium before.

"No, we are here to act," Ovington assented, with one eye on Grounds, for whose benefit he had been talking. "But on sober and well-considered lines. We are all agreed, I think, that such a railroad will be a benefit to the trade and district?"

Now, to this proposition not one of them present would have assented a year before. "Steam railroads!" they would have cried. "Fantastic and impossible!" But the years 1823 and 1824 had been years not only of great prosperity but of abnormal progress. The seven lean years, the years of depression and repression which had followed Waterloo, had come to an end. The losses of war had been made good, and simultaneously a more liberal spirit had been infused into the Government. Men had breathed freely, had looked about them, had begun to hope and to venture, to talk of a new world. Demand had overtaken and outrun supply, large profits had been made, money had become cheap, and, fostered by credit, the growth of enterprise throughout the country had been marvelous. It was as if, after the frosts of winter, the south wind had blown and sleeping life had everywhere awakened. Men doubled their operations and still had money to spare. They put the money in the funds—the funds rose until they paid no more than three per cent. Dissatisfied men sought other channels for their savings, nor sought in vain. Joint Stock Companies arose on every side. Projects, good and bad, sprang up like mushrooms in a night. Old lodes and new harbours, old canals and new fisheries, were taken in hand, and for all these there seemed to be capital. Shares rose to a premium before the companies were floated, and soon the bounds of our shores were found to be too narrow for British enterprise. At that moment, however, the separation of the South American countries from Spain fell out, and these were at once seen to offer new outlets. The romantic were dazzled with legends of mines of gold and pockets of diamonds, while the graver saw gain in pampas waving with wheat and prairies grazed by countless herds. It was felt, even by the most cautious, that a new era had set in. Trade, soaring on a continual rise in prices, was to know no bounds. If the golden age of commerce had not begun, something very like it had come to bless the British merchants.

Under such circumstances, the Valleys Railroad seemed a practical thing even to Grounds, and Ovington's question was answered by a general assent.

"Very good, gentlemen," he resumed. "Then I may take that as carried." He proceeded to enter upon the details of the scheme. The length of the line would be fourteen miles. The capital was to be £45,000 divided into 4,500 shares of £10 each, £1 a share to be paid at once, the sum so raised to be used for the preliminary expenses, £1 10s per share to be paid three months later, and the rest to be called up as required. The directors' qualification would be fifty shares. The number of directors would be seven—the five gentlemen now present and two to be named, as to whom he would have a word to say by-and-by. Mr Bourdillon, of whose abilities he desired to speak in high praise—here several at the table looked kindly at the young man—would be secretary.

"But will the forty-five thousand be enough, sir?" Grounds ventured timidly. He alone was not directly interested in the venture. Wolley was the tenant of a large mill. Sir Charles was the owner of two mills and the hamlets about them, Acherley of a third. Ovington had various interests.

"To complete the line, Mr Grounds? We believe so. To provide the engine and coaches another fifteen thousand will be needed, but this may be raised by a mortgage."

Sir Charles shied at the word. "I don't like a mortgage, Mr Ovington," he said.

"No, d——n a mortgage!" Acherley chimed in. He had had much experience of them.

"The point is this," the banker explained. "The road once completed, we shall be able to raise the fifteen thousand at five per cent. If we issue shares they must partake, equally with ourselves, in the profits, which may be fifteen, twenty, perhaps twenty-five per cent."

A twinkle of greed passed from eye to eye. Fifteen, twenty, twenty-five per cent! Ho, ho!

"The next question," Ovington continued, "is the right of way. We cannot use the highway, the gradients and angles render that impossible. We must acquire a right of way, but fortunately the estates we run over are few, no more than thirteen in all, and for a full third of the distance they are represented at this table." He bowed gracefully to the two landowners. "Sir Charles will, of course, be President of the Road and Chairman of the Directors. We are fortunate in having at our head a country gentleman who has"—he bowed again—"the enlightenment to see that the landed interest is best served by making commerce contributory to its well-being."

"But what about the game?" Sir Charles asked anxiously. "You don't think——"

"The greatest care will be taken on that point. We shall see that no covert is closely approached."

"And the—you won't bring the line within sight of——"

"Of the Park? God forbid! The amenities of every estate must be carefully guarded. And, of course, a fair price for the right of way will be agreed. Seven of the smaller landowners I have sounded and we shall have no trouble with them. The largest estate outstanding——"

"Is my landlord's, I'll bet!" Wolley exclaimed.

"Yes—is Garth. Mr Griffin's."

Wolley laughed rudely. "Garth? Ay, you'll have your work cut out there."

"Oh, I don't know!"

"I do. And you'll find I'm right."

"Well, I hope——"

"You may hope what you like!" Sir Charles shuddered at the man's brusqueness. "The Squire's a hard nut to crack, and so you'll find, banker. If you can get him to do a thing he don't wish to do, you'll be the first that ever has. He hates the name of trade as he hates the devil!"

The baronet sat up. "Trade?" he exclaimed. "Oh? but I am not aware, sir, that this is— Surely a railroad is on another footing!" Alarm was written on his face.

"Quite!" Ovington struck in hurriedly. "Entirely different! Another thing altogether, Sir Charles. There can be only one opinion on that."

"Of course, if I thought I was entering on anything like—"

"A railroad is on an entirely different footing," the banker repeated, with an angry glance at Wolley, who unrepentant continued to stare before him, a sneer on his face. "On an entirely different footing. Even Mr Griffin, prejudiced as I venture with all respect to think he is—even he would agree to that. But I have considered the difficulty, gentlemen, and I have no doubt we can surmount it. I propose to see him on Monday morning, accompanied by Mr Bourdillon, his nephew—great-nephew, I should say—and between us I have no doubt that we shall be able to persuade him."

He was the Squire, old, gaunt, grey, unchanging

Acherley looked over his shoulder at the secretary, who sat at a small table at Ovington's elbow. "Like the job, Arthur?" he asked.

"I think Sir Charles's example will go a long way with him," Bourdillon answered. He was a tactful young man.

The banker put the interruption aside. "I shall see Mr Griffin on Monday, and with your consent, gentlemen, I propose to offer him the sixth seat at the Board."

"Quite right, quite right," Sir Charles murmured, much relieved.

"He'll not take it!" Wolley persisted.

"My dear sir!"

"You will see I am right."

"Well, there are more ways than one. At any rate I will see him and report to the next meeting when, with the chairman's approbation, we shall draw up the prospectus. In that connection"—he consulted his paper—"I have already received overtures from customers of the bank for four hundred shares." There was a murmur of applause and Grounds's face betrayed relief. "Then Sir Charles has put himself down for three hundred." He bowed deferentially to Woosenham. "Mr Acherley for one hundred and fifty, Mr Wolley has taken up one hundred and twenty-five, and Mr Grounds—I have not heard from Mr Grounds, and there is no hurry. No hurry at all!"

But Grounds, feeling that all eyes were on him and feeling also uncomfortable in his company, took the fence up

"A railroad is on an entirely different footing," the banker repeated, with an angry glance at Wolley to which he had been brought. He murmured that he would take one hundred and twenty-five.

"Excellent!" said Ovington. "And I, on behalf of the bank, propose to take four hundred." Again there was a murmur of applause. "So that before we go to the public we have already one-third of the shares taken up. That being so, I feel no doubt that we shall start at a premium before we cut the first sod."

There followed a movement of feet, an outburst of hilarity. For this was what they had all wished to hear, this was the point. Chairs were pushed back and Sir Charles, who was as fearful for his prestige as was Grounds for money, recovered his cheerfulness. Even Acherley became good-humoured. "Well, here's to the Valleys Railroad!" he cried. "Damme, we ought to have something to drink it in!"

The banker ignored this and Sir Charles spoke. "But as to the seventh seat at the Board? We have not arranged it, I think?" He liked to show that nothing escaped him and that if he was above business he could still, when he condescended to it, be a business man.

"No," Ovington agreed. "But I suggest that, with your permission, we hold that over. There may be a big subscriber taking three or four hundred shares?"

The girl was a beauty, dark and vivid, but small and young enough to feel the gibe! Before she could retaliate, however, her father intervened. "Where's Clement?" he asked.

"Quite so, quite so."

"Somebody may come forward, and the larger the applications the higher the premium, gentlemen."

Again eyes glistened and there was a new movement. Wossenham took his leave, bowing to Wolley and Grounds, and shaking hands with the others. Arberley went with him and Ovington accompanied them, bareheaded, to Sir Charles's carriage which was waiting before the bank. As he returned Wolley waylaid him and drew him into a corner. A conference took place, the banker turning the money in his fob as he listened, his face grave. Presently the clothier entered on a second explanation. In the end Ovington nodded. He called Rodd from the counter and gave him an order. He left his customer in the bank.

When he re-entered the parlour Grounds had disappeared, and Arthur, who was bending over his papers, looked up. "Wolley wanted his notes renewed, I suppose?" he said. The bank had few secrets for this shrewd young man, who had learnt as much of business in eighteen months as Rodd the cashier had learned in ten years, or as Clement Ovington would learn in twenty.

The banker nodded. "And three hundred more on his standing loan."

Arthur whistled. "I wonder you go on carrying him."

"If I cut him loose now——"

"There would be a loss, of course."

"Yes, but that is not all, lad. Where would the Railroad scheme be? Gone. And that's not all, either. His fall would deal a blow to credit. The money that we are drawing out of the old stockings and cracked tea pots would go back to them. Half the clothiers in the Valley would shiver, and neither I nor you would be able to say where the trouble would stop, or who would be in the *Gazette* next week. No, we must carry him for the present and pay for his railway shares too. But we shall hold them, and the profits will eventually come to us. And if the railway is made, or begun, it will raise the value of mills and increase our security, so that whether he goes on or we have to take the mills over—which Heaven forbid!—the ground will be firmer. It went well!"

"Splendidly! The way you managed them!" The lad laughed.

"What is it?"

"Grounds asked me if I did not think that you were like the pictures of old Boney. I said I did. The Napoleon of Finance, I told him. Only, I added, you know a deal better where to stop."

Ovington shook his head at the flatterer, but was pleased with the flattery. More than once people had stopped him in the street and told him that he was like Napoleon. It was not only that he was stout and of middle height, with his head sunk between his shoulders, but he had the classic profile, the waxen complexion, the dominating brow and keen bright eyes, nay, something of the air of power of the great Exile who had died three years before. And he had something, too, of his ambition. Sprung from nothing, a self-made man, a native of the district, he seemed in his neighbours' eyes to have already reached a wonderful eminence. But in his own eyes he was still low on the hill of fortune. He was still a country banker and new at that. But if the wave of prosperity which was sweeping over the country and which had already wrought so many changes, if this could be taken at the flood, nothing, he believed, was beyond him. He dreamed of a union with Dean's, the old conservative steady-going bank of the town, of branches here and branches there, finally of an amalgamation with a London bank, of Threadneedle Street and a directorship, but Arthur was speaking.

"You managed Grounds fairly," he said. "I'll wager he's sweating over what he's done! But do you think"—he looked very keenly at the banker as he put the question, for he was eager to know what was in his mind—"do you think the thing will succeed, sir?"

"The railroad?"

"Yes."

"I think that the shares will go to a premium. And I see no reason why the railroad should not succeed in time. If I did not think so, I should not be fostering it. It may take time and, of course, more money than we think. But if credit remains good and nothing occurs to dash the public—no, I don't see why it should not succeed. And if it does it will give such an impetus to the trade of the Valleys, three-quarters of which passes through our hands, as will repay us many times over."

"I am glad you think so. I was not sure."

"Because I led Grounds a little? Oh, that was fair enough. It does not follow from that that honesty is not the banker's policy, lad. Make no mistake about that. But I am going into the house now. Just bring me the note-issue book, will you? I must see how we stand. I shall be in the dining-room."

"Very good, sir."

But when Arthur went into the house a few minutes later he met Betty, who was crossing the hall. "Your father wanted this book," he said. "Will you take it to him?"

But Betty put her hands behind her back. "Why? Where are you going?"

"You have forgotten that it is Saturday. I am going home."

"Horrid Saturday! I thought that to-night, with father just back——"

"I wouldn't go? If I don't, my mother will think that the skies have fallen. Besides, I am riding Clement's mare, and if I don't go, how is he to come back?"

"As you go at other times. On his feet."

"Ah, well, very soon I shall have a horse of my own. You'll see, Betty. We are all going to make our fortunes now."

"Fortunes?"—with disdain. "Whose?"

"Your father's, for one."

"Silly! He's made his."

"Then yours—and mine, Betty. Yours and mine—and Clement's."

"I don't think he'll thank you."

"Then Rodd's. But no, we'll not make Rodd's. We'll not make Rodd's, Betty."

"And why not Mr. Rodd's?"

"Never mind. We'll not make it," mischievously. "I wonder why you've got such a colour, Betty?" And as she snatched the book from him and threatened him with it, "Good-bye till Monday. I'm late now, and it will be dark before I am out of the town."

With a gay nod he vanished through the door that led into the bank. She looked after him, the book in her hand. Her lip curled. "Rodd, indeed!" she murmured. "Rodd? As if I should ever—oh, isn't he provoking!"

CHAPTER II

THE VILLAGE of Carthmyle, where Arthur had his home, lies in the lap of the border hills more than seven miles from Aldersbury, and night had veiled the landscape when he rode over the bridge and up the village street. The squat church-tower, firm and enduring as the hopes it embodied, rose four-square above the thatched dwellings, and some half-mile away the rider could discern or imagine the blur of trees that masked Garth on its sister eminence. But the bounds of the valley, in the mouth of which the village stands, were obscured by darkness; the steep limestone wall which fenced it on one side and the more distant wooded hills that sloped gently to it on the other were alike hidden. It was only when Arthur had passed through the hamlet, where all doors were closed against the chill of a January night, and he had ridden a few paces down the hillock on which the village stands, that the lights of the Cottage broke upon his view. Many a time had they, friendly beacons of home and rest, greeted him at that point.

Not that Arthur saw them as beacons, for at no time was he much given to sentiment. His outlook on life was too direct and vivid for that, and to-day in particular his mind was teeming with more practical thoughts, with hopes and plans and calculations. But the lights meant that a dull ride over a rough road and through a darkening country was at an end, and so far they gave him pleasure. He opened the gate and rode around to the stable, gave up the horse to Pugh, the man-of-all-work, and made his way into the house.

He entered upon a scene as cheerful as any lights shining on weary traveller could promise. In a fair-sized room a clear grate held a coal fire, the flames of which danced on the red-papered walls. A kettle bubbled on the hob, a tea tray gleamed on the table, and between the two a lady and gentleman sat, eating crumpets, the lady with much elegance and a napkin spread over her lavender silk dress, the gentleman in a green cut-a-way coat with basket buttons—a coat that ill-concealed the splashed gaiters for which he had more than once asked pardon.

But fair as things looked on the surface all was not perfect even in this pleasant interior. The lady held herself stiffly, condescension in her eyes—eyes which rested rather more often than was courteous on the spatter-dashes. Secretly she thought her company not good enough for her, while the gentleman was frankly bored. Neither was finding the other as congenial as a first glance suggested, and it would have been hard to say which found Arthur's entrance the more welcome interruption.

"Hallo, mother!" he said, stooping carelessly to kiss her. "Hello, Clement."

"My dear Arthur," the lady cried, the lappets of her cap shaking as she embraced him. "How late you are! That horrid bank! I am sure that some day you will be robbed and murdered on your way home!"

"I? No, mother. I don't bring the money, more's the pity! I am late, am I? The worse for Clement, who has to ride home. But I have been doing your work, my lad, so you mustn't grumble. What did you get?"

"A brace and a wood-pigeon. Has my father come?"

"Yes, he has come, and I am afraid he's a wigging in store for you. But—a brace and a wood-pigeon! Lord, man," with a little contempt in his tone, "what do you do with your gun all day? Why, Acherley told me that in that rough between the two fallows above the brook——"

"Oh, Arthur," Mrs. Bourdillon interposed, "never mind that!" She had condescended sufficiently, she thought, and wished to hear no more of Clement Ovington's doings. "I've something more important to tell you, much more important. I've had a dreadful shock to-day."

She was a faded lady, rather foolish than wise, and very elegant, one who made the most of such troubles as she had, and the opening her son now heard was one which he had heard often before.

"What's the matter now, mother?" he asked, stooping to warm his hands.

"Your uncle has been here."

"Well, that's no new thing."

"But he has behaved dreadfully, perfectly dreadfully to me."

"I don't know that that is new, either."

"He began again about your refusal to take Orders, and your going into that dreadful bank instead."

Arthur shrugged his shoulders. "That's one for you, Clement."

"Oh, that wasn't the one half," the lady continued, unbending. "He said there was the living, three hundred and fifty a year, and old Mr. Trubshaw seventy-eight. And he'd have to sell it and put in a stranger and have quarrels about tithes. He stood there with his great stick in his hand and his eyes glaring at me like an angry cat's, and he scolded me till I didn't know whether I stood on my head or my heels. He wanted to know where you got your low tastes from."

"There you are again, Clement!"

"And your wish to go into trade, and I answered him quite sharp that you didn't get them from me, as for Mr. Bourdillon's grandfather, who had the plantations in Jamaica, it wasn't the same at all, as everybody knows and agrees that nothing is genteeler than the West Indies with black men to do the work!"

"You confounded him there, mother, I'm sure. But as we have heard something like this before, and Clement is not much interested, if that is all——"

"Oh, but it is not all! Very far from it!" Mrs. Bourdillon's head shook till the lappets swung again. "The worst is to come, I can tell you. He said that we had had the Cottage rent-free for four years—and I'm sure I don't know who has a better right to it—but that that was while he still hoped that you were going to live like a gentleman, like the Griffins before you—and I am sure the Bourdillons were gentry, or I should have been the last to marry your father! But as you seemed set on going your own way and into the bank for good—and I must say I told him it wasn't any wish of mine, and I'd said all I could against it, as you know, and Mr. Clement knows the same—why, it was but right that we should pay rent like other people! And it would be thirty pounds a year from Lady Day!"

"The d——d old hunks!" Arthur cried. He had listened unmoved to his mother's tirade, but this touched him. "Well, he is a curmudgeon! Thirty pounds a year? Well, I'm d——d! And all because I won't starve as a parson!"

But his mother rose in arms at that. "Starve as a parson!" she cried. "Why, I think you are as bad, one as the other. I'm sure your father never starved!"

"No, I know, mother. He was passing rich on four hundred pounds a year. But that is not going to do for me."

"Well, I don't know what you want!"

"My dear mother, I've told you before what I want." Arthur was fast regaining the good temper that he seldom lost. "If I were a bishop's son and could look to be a bishop, or if I were an archdeacon's son, with the prospect of a fat prebend and a rectory or two to snatch, I'd take Orders. But with no prospect except the Carthmyle living, and with tithes falling——"

"But haven't I told you over and over again that you have only to make up to—but there, I haven't told you that Jos was with him, and I will say this for her, that she looked as ashamed for him as I am sure I was! I declare I was sorry for the girl, and she not daring to put in a word—such an old bear as he is to her!"

"Poor Jos!" Arthur said. "She has not a very bright life of it. But this does not interest Clement, and we're keeping him."

The young man had made more than one attempt to take leave, but every time he had moved Mrs. Bourdillon had either ignored him, or by a stately gesture had claimed his silence. He rose now.

"I dare say you know my cousin?" Arthur said.

"I've seen her," Clement answered, and his mind went back to the only occasion on which he had remarked Miss Griffin. It had been at the last Race Ball at Aldersbury that he had noticed her—a gentle, sweet-faced girl, plainly and even dowdily dressed, and so closely guarded by her proud old dragon of a father that, warned by the fate of others and aware that his name was not likely to find favour with the Squire, he had shrunk from seeking an introduction. But he had noticed that she sat out more than she danced, sat, indeed, in a kind of isolation, fenced in by the old man and regarded by girls more smartly dressed with glances of half-scornful pity. He had had time to watch her, for he also, though for different reasons, had been a little without the pale. He imagined how differently she would look were she suitably dressed. "Yes," he continued, recalling it, "she was at the last Race Ball, I think."

"And a mighty poor time she had of it," Arthur answered, half carelessly, half contemptuously. "Poor Jos! She hasn't at any time much of a life with my beauty of an uncle. Twopence to get and a penny to spend!"

Mrs. Bourdillon protested. "I do wish you would not talk of your cousin like that," she said. "You know that she's your uncle's heiress, and if you only——"

Arthur cut her short. "There! There! You don't remember, mother, that Clement has seven miles to ride before his supper. Let him go now! He'll be late enough."

That was the end, and the two young men went out together. When Arthur returned after seeing his guest start, the tea had been removed and his mother was seated at her tambour work. He took his stand before the fire. "Confounded old screw!" he fumed. "Thirty pounds a year? And he's three thousand if he's a penny! And more likely four!"

"Well, it may be yours some day," with a sniff. "I'm sure Jos is ready enough."

"She'll have to do as he tells her."

"But Garth must be hers."

"And still she'll have to do as he tells her. Don't you know yet, mother, that Jos has no more will than a mouse? But never mind, we can afford his thirty pounds. Ovington is giving me a hundred and fifty, and I am to have another hundred as secretary to this new Company—that's news for you. With your two hundred and fifty we shall be able to pay his rent and shall be better off than before. I shall buy a nag—Packham has one to sell—and move to better rooms in town."

"But you'll still be in that dreadful bank," Mrs. Bourdillon sighed. "Really, Arthur, with so much economy it seems a pity you should lower yourself to it."

He had some admirable qualities besides the gaiety, the alertness, the good looks that charmed all comers' eyes, and besides the rather uncommon head for figures and for business which came, perhaps, of his Huguenot ancestry, and had commended him to the banker. Of these qualities patience with his mother was one. So instead of snubbing her, "Why dreadful?" he asked good humouredly. "Because all our county fogies look down on it? Because having nothing but land and drawing all their importance from land they're jealous of the money that is shouldering them out and threatening their pride of place? Listen to me, mother. There is a change coming! Whether they see it or not, and I think they do see it, there is a change coming, and, still as they hold themselves, they will have to give way to it. Three thousand a year? Four thousand? Why, if Ovington lives another ten years what do you think that he'll be worth? Not three thousand a year, but ten, fifteen, twenty."

Continued on page 56

"My eye and Betty Martin!" she said. "Now you've done it now, my lad?"

Where the Office Boy Owns Stock

By J. L. RUTLEDGE

HE WAS bristling with anger as he stood disputing with a bland clerk behind the post office wicket.

"I tell you that's too much." He almost stuttered in his anger.

The post office clerk eyed him with the cold detachment of a government servant. He was so evidently an office boy. The clerk felt superior to office boys, and also the needless annoyance of the youngster irked him. He couldn't see, even if there had been an overcharge, that it was the young chap's worry anyway. Altogether he disapproved of the hub-bub and the hub-bubee and he nursed a confidence in the justice of his own cause, that did not tend to make him tolerant.

"What's all the trouble?" asked the postmaster pleasantly, coming out of his office to see the truculent youngster who was loudly voicing his grievance. "What's this about an overcharge?"

"You've charged us a dollar and a half for this returned parcel. That looks too much to me," replied the unabashed youngster. "I'm a shareholder in this company and I'm not going to let anyone put something over on it."

The postmaster looked at the parcel. There was no reason to suspect anything wrong with the charge. However the challenge appealed to him. He turned to the clerk and told him to make a deduction of three cents. With three cents saved out of the dollar and a half the young shareholder went on his confident way.

"Shareholder, my eye!" sneered the bland clerk as soon as the postmaster's back was turned.

Yet there was no "my eye" about it. The office boy, for he was an office boy then, was a shareholder with the shareholder's inalienable right to stand up and start something if anyone wilfully wastes the company's money.

That was only a little more than a year ago, and the office boy, now a chauffeur, is still a shareholder. And it didn't happen in the United States, where all office boys are expected to be embryo Rockefellers, but in Canada, in the city of Brantford, Ontario, where life generally follows its orderly and not too rapid rotation upward.

Employees as Shareholders

THE S. C. Johnson and Son Company have not been in business in Canada for any considerable length of time. They started just as the war-time era of golden days was over and when business was generally wreathing itself in sack-cloth. They have been working at capacity. They have enlarged their plant and are steadily piling up a comfortable surplus of profits. This fact in itself might be hardly worthy of comment, despite its comparative novelty at the present time. But the cause behind it gives it a particular significance.

"We have gone ahead," says its manager, L. M. Croft, "because we have taken our employees in as shareholders."

It is of course the right of any free-born Briton to raise a hoot of derision at the very suggestion of such a policy. There will probably be many hoots, and they may or may not be right. There is no effort here to impose such a policy on any other organization. All that need be said is that this company has done it. Their books show a not unpromising success, a success that is generally attributed to their policy. More than that there is evidence enough to give pause to even the most hardened scoffer.

Behind this idea there are some general propositions: that when every interest is pulling together, the force should be the force of the combined pull. And more than that, when in place of internal disputes and dissatisfactions, there is shared a common interest and a common impulse, you have not only the pull, but the pull minus the limiting factor of friction. They explain these propositions in this way:—

"There isn't any friction, because there isn't any compulsion, and the work is done well because it is done by the proprietors."

Workers Actually In Command

IF ANYONE cares to dispute the fact that the work is being done by the proprietors, there is this fact to be faced, that of the $200,000 of actual paid up capital of the company, issued as voting stock, more than fifty per cent. is held by actual employees. And it is to be remembered that in that fifty odd per cent. the interests of the general manager, who is virtually owner of the business, are not represented. The employees could to-morrow, by united effort, change the whole character of the business. That power lies with them. But there never was power less likely to be used. For with their control of the business has come the sobering factor of interest in that business. They have a stake in its success, and nothing that is likely to jeopardize that success would receive their support. There is a feeling of mutual confidence, and good will. If the idea has achieved nothing else it has certainly achieved that.

This is Clarence Smith, the office boy shareholder standing at the very window of the Brantford, Ont., post office, where he saved three cents for his company.

When it was decided to organize the Canadian company, Mr. Croft's idea was to follow more or less definitely the spirit that had prevailed in the parent organization, of Racine, Wisconsin, and make that spirit if anything, more definite. When they were ready to start operations they advertised for the necessary assistance, and as times were dull there was no scarcity. They could and did pick, as far as it was possible to decide, those seemed to be most intelligent, who came from good families, who in a word seemed to represent a quality product in men and women.

Selling Stock to Employees

WITH these employees it was a delicate task to suggest the purchase of stock without implying an obligation. But it was done, and the way of it was something like this.

"We have a place for you," the manager would say to every applicant who appeared satisfactory, "and we're putting it this way. We want you to work with us, not *for* us. We want to develop a spirit of co-operation, because it is our idea that if we become a unit like that, it will be easier for us to succeed. For that reason we are suggesting that those whom we employ become shareholders in the company by the purchase of stock."

You could fairly see their disappointment—"Another job gone finey"—it was written all over their faces, and so the manager always hurried on to tell them they weren't doing such a foolish thing as to put any element of compulsion in the suggestion. They could become a shareholder or not, just as they saw fit. Naturally the management would prefer that they should, but that was their affair.

"I would like to very much, Mr. Croft," was the almost invariable reply, "but I can't. I haven't any money."

Then Mr. Croft would go into the matter a little more in detail, telling them that the stock could be purchased in blocks of $500, $1,000, $1,500, and $2,500—no one could hold more than the latter figure, and it all had to be paid for in cash.

"Well, I guess that makes it certain, Mr. Croft," was the frequent answer. "I'm afraid I haven't that many cents."

"If you really want to take some of them shares, why don't you borrow from the bank?"

That was a new idea to them young folks, for they are mostly comparatively young. They were frankly unbelieving that the bank would think for a moment of lending them money. It took some argument to convince them that it was a straight business proposition—they could go to such and such a bank and borrow money on loan, paying for the stock and leaving the certificates as collateral while the loan could be financed by small payments every three months.

They were still unbelieving, the more so because Mr. Croft did not tell them that he had made some arrangement with the bank to do this very thing. Still there were a good number of them ready to try the experiment. To their own profound surprise they did get the money. It was the first time that a good many of them really appreciated the fact that the bank was anything more than a glorified safety deposit box.

Financing on Borrowings from Employees

IT MAY seem a little hard to believe that a large undertaking was actually financed on this basis. And this Canadian company, while still in its infancy, is rapidly developing into a large undertaking. But these are the facts.

If not most of those who secured positions, whether in the office or warehouse, at least many of them took advantage of this opportunity. Many who did not at first have sought to do so since, until at the present time the capital is distributed pretty evenly throughout the organization. That means, just what it says, that the office boy is a shareholder, and so is the chauffeur, that the superintendent of the factory is one, as is the girl who pastes labels on bottles and tins. The processor who lives in an aurora of steam and wax has some shares salted away. The night watchman as he makes his rounds is extra diligent lest fire should destroy *his* property. In the office a similar situation prevails. The stenographers are stockholders, enthusiastic ones, eager to own more stock. The employees actually do own well in excess of half of the subscribed capital, and not a cent of it is owned outside the organization. You can't buy it on the open market because it isn't there to be bought. It isn't saleable in the strict sense of the word, but the company guarantees the immediate purchase of any stock that any employee wishes to sell. It will be purchased at its book value by the executives of the company if need be, though as a matter of fact there has been such an eager demand for any stock released by the death or departure of an employee that every offering has been reabsorbed into the holdings of the employees. But the offer stands, and the market is set by its book value—at present $110 per share where they were issued at par.

The only way that stock can get out of the control of the company is through the death or departure of any of the shareholders. It is their right and the right of their heirs to hold or sell as they see fit. So much for the machinery of this experiment in industrial relationships.

How Does It Work?

THE natural question, for the scoffer, or for that matter for everyone, is the simple one. How does it work out in practice?

Continued on page 55

Bridging a Commercial Chasm

CANADA'S imperative necessity is to find a market. We have what the world needs in abundance. We could produce still more abundantly. It rests with us to get it where it is needed.

By

AGNES C. LAUT

Article II of a Series

IN THE March 1st. issue facts were set forth to show that Canada is losing more of her population than she is holding. In fact if Canada had held the 4,800,000 people whom she has lost since Confederation, she should, by the unit family of five, have a population to-day of fourteen millions natural increase from those she has lost, plus her present population of eight-and-a-half millions, or close on a population of twenty-three millions.

Contemplate those figures for a moment!

With a population of 105,000,000 the United States consumes 90% of all it produces, raw or manufactured, within its own borders. The United States has an empire within its own borders, self-sustained and self-sustaining. If Canada had a population of twenty-three millions she might not yet be self-sustained and self-sustaining; but she would be working toward that end, and her farms and factories would not be stalled by paralysis of buying power in foreign markets, as they are to-day.

With 105,000,000 people the United States has about three miles of railroads for every head of population. With 8,500,000 people, Canada has almost four miles of railroad for every head of population. If she had 23,000,000 people, she would not have over-built her rails faster than her population. She would have no rail deficits. Her rails would be oozing with traffic, and they would undoubtedly be earning so much larger dividends than the law allows that freight fares and passenger fares would automatically have to come down. Canada would have to build more railroads. They are, indeed, needed now in certain sections of the West and North to open anthracite and low grade gold mines, and to develop certain timber areas in Northern Ontario and Northern British Columbia.

A paramount question to-day is how can MacKenzie King get the farmers a market with a U. S. tariff hostile to the Canadian farmer? And how can he reduce overhead costs to the farmer without smashing tariffs—tariffs which are needed to pay interest on war debts, not to mention the principal of that war debt? And how can he reduce tariffs, without losing the support of as many manufacturers, as he gains of the farmers? MacKenzie King has my sympathy. Uneasy will lie the head that wears a crown of public service for the next ten years. For how—and this is a puzzle to national sentiment—can the new Government go hat in hand to a foreign government, whose tariff is giving Canadian prosperity a death wallop? Not that way are equal rights and a fair deal and no favors gained in international trade and expansion.

And yet the difficulties can be solved and overcome in Canada as they are being solved and overcome in the United States—by taking them one by one, and dealing with them one by one. For instance, the tariff.

Purchases Already Cut

CANADA does not need to go to the United States hat in hand. She has cut her purchases from the United States more than a quarter of a billion in a year; and the United States is doing a lot of hard thinking. Her sales to the United States have been cut another quarter of a billion, and the American buyers of Canadian paper, pulpwood, wheat, beef, are doing a lot of hard thinking. That means when the American market resumes normal demands as times mend, the American mills using Canadian raw products and selling to Canada manufactured products will have to move mills across to the Canadian side, or see trade decline.

And there is another reason Canada need not go to the United States hat in hand. Canada has 450,000 American settlers in the West. Counting their holdings worth $3,000 each—and they exceed that in buildings and stock alone, not counting land values—that is an American investment in Canada of $1,350,000,000. Add to that American investment, pulp mill shares on the Pacific Coast, timber areas in British Columbia, mines, coal and copper and silver and nickel in the West and in Northern Ontario, elevator companies in the West, flour mills in the West, and it is far under the mark to say Americans have invested in Canada to-day far in excess of $2,500,000,000. In 1921 of $500,000,000 Canadian bonds sold, $200,000,000 were sold in the United States. Add to that life insurance and fire insurance funds, and keep in mind that the United States does a selling trade with Canada of a billion a year, under and over, and a buying trade of half a billion, under and over.

Now add up Uncle Sam's financial interest in Canada's prosperity. It is half as much as all Europe's debts to the United States; and Uncle Sam is straining every nerve in his power to save Europe from bankruptcy, not only from righteous motives to stabilize a rocking world, but from entirely selfish motives to keep the back lash from coming in a smash on himself. That five billion, more or less, interested in Canada's prosperity—five billion of American investment and trade combined—(please don't contradict these figures till you add them up: settlers, land, factories, timber limits, mines, rail shares and bonds, general bonds, insurance underwritten in Canada and yearly import and export trade)—is Canada's best and most friendly influence in the United States.

Has it ever been organized to keep Canada's case presented before the American public? It has not, and yet it is the American factor to influence the American public.

The Canadian Government cannot go to the American Government hat in hand; but American investors to the extent of at least $4,500,000,000 can, and they need not go hat in hand either. They can go openly with club in hand; and there will be no secret lobby. It will be open work which will benefit Canada. The old "secret lobby" days are a thing of the past, chiefly confined to lurid fiction.

Or take another aspect of the tariff.

We need not split Canada wide open in antagonisms of East versus West, of Manufacturer versus Farmer. If that foolish issue is pressed, it means the end of Confederation. It means a second Ireland in Canada. The Canadian farmer is not against the manufacturer. Neither is he for the manufacturer. He is for the farmer, and he thinks he could get his implements cheaper.

Canada's job to-day is unity, not antagonisms; all together, not all apart.

Arresting Our Depopulation

THE previous sketch of Canada's problems also tried to set forth facts bearing on the exodus—or invisible annexation, though that word makes us stiffen—of 4,500,000 people who have left Canada for the United States since 1867.

Why have four-and-a-half-million people been forced to leave a land the richest in natural resources of any land in the world, one of the best governed as far as protection of life and property are concerned, a land which they loved and to which they or their ancestors came wanting to make it their permanent home?

If MacKenzie King can answer that question and arrest that exodus, he will go down to history as the greatest premier Canada has ever had, for he will be the first representative Canada has ever had to head the Dominion to the great destiny for which Canada is dowered.

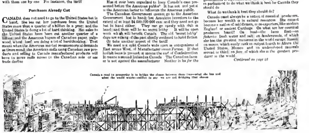
We seem to forget, or ignore, that in the great world turmoil now existing, some six or seven million people will have to leave England and seek a fresh start elsewhere, and if they go to Africa, or Australia, or Argentine, that will not build up Canada. It will not build up the Greater Britain over-seas, which ought to build up in Canada. A Greater Britain over-seas scattered from Australia to Argentina would weaken the British Empire. A Greater Britain built up in Canada would play in with the policy of both the United States and Great Britain—that the three great democracies of English-speaking self-governing people must hold together to guard civilization. It was the soul that made Greece great, and it must be soul that will make Canada great; and it was the splitting up in little local jealousies that lost Greece her world ascendancy, and it is the splitting up in the little sectional aims that has hindered Canada's ascendancy as well as her own prosperity.

It is not going to be easy to answer the question. If it were, the question would have been answered long ago; and if we refuse to throw aside our stupid lethargy and delve for the answer and face facts, facts however disagreeable, then we must not squeal and throw slime at our representatives in the government when poor collections reduce dividends to nil, and send incomes up in smoke, and result in unemployment and general hard times. Our government is representative, and our representatives are in parliament to do what we think it best for Canada they should do.

What do we think it best they should do?

Canada must always be a nation of essential producers, because her wealth is in natural resources. She cannot become a nation of middlemen, of re-exporters, like modern England or ancient Carthage. On what are her essential producers based? On land—the farm first—on *fisheries*, fresh water and salt, on timberwoods, of which she has the greatest resources in the world except Russia; on mines, which easily rank in output fourth to Africa, the United States, Mexico and an undeveloped minerals second or third on June of which she is the greatest producer in the world.

Continued on page 48



Canada's road to prosperity is to bridge the chasm between those two—what she has and what the world wants—either to-day we are not bridging that chasm.

The Judge had been abstracted since his wife died. Some of those who knew him best thought he seemed at times to be dazed.

JUDGMENT

By BEN AMES WILLIAMS

ILLUSTRATED BY F R GRUGER

THE OLD court officer had to knock at the door a second time before Judge Rodman heard him. This had happened once or twice before of late. The Judge had been abstracted since his wife died. Some of those who knew him best thought he seemed at times to be dazed. She had died two weeks ago, had been buried just before the beginning of this trial. Judge Rodman was obviously not the same man he had been before her going.

The Judge did not hear the court officer's first knock this morning because he was thinking. His body rested heavily in the arm chair before his desk, his coat fell limply about him. It was going to be a hot day in the court room, and he intended to take off his street coat and put on the flimsy black alpaca thing which he sometimes wore in his office. The gown would hide it, and he would be, thus lightly clad, more comfortable. The Judge was a large man, and on a hot day, he suffered.

He had had a bad night, sleeping but little. His wife had been as much with him as though she were still alive; yet there had been little comfort in the presence of her spirit. Thinking back this morning through the final years of their life together, he perceived that for a long time there had been little comfort for him in her companionship. She had seemed, he realized, to set herself apart; she was apt to be silent for long intervals, she spoke little except when he addressed her. A worn and weary old woman. Yet not so very old. . . . The Judge himself was only in his middle fifties, and he was fourteen years older than she had been. Other women of her age had not been so dull and so silent and so spiritless.

He had loved her, loved her still; but ever since her death there had been stirring in him, running through his thoughts of her, a faint and indefinable misgiving. A feeling that all had not been well between them. This misgiving assumed at times the proportions of a sense of guilt.

AT THE second knock of the court officer the Judge stirred a little in his chair and looked toward the door, and spoke; and the old officer opened the door and said it was time to go into court. The Judge nodded, rising slowly to his feet, and he turned himself about while the officer helped him put on his gown, and then moved out into the corridor toward the court room. On the way his trained and ordered mind began to function once more; he picked up the threads of the case which he was trying.

It was a murder trial, he remembered. Brother had killed brother, and the actual killing was admitted. They had been business partners, forced into that relation by the will of their father, bound for life into an irritating union. There had been provocation for the killing, a succession of bitter taunting words that had extended over a period of years. The taking of evidence had ended yesterday; the arguments would be heard to-day, and the Judge understood well enough what the defense would plead. But he shook his head. It would do no good. The verdict would be first degree, could be nothing else. The arguments, the long wait for the jury, the sentence which it would thereafter be his duty to impose—these were mere formalities, to be got through with as quickly as possible. He hoped the jury would not stay out too long; the day was certainly going to be terribly hot. The Judge shrank a little from the long grind which lay ahead of him.

Then the court officer opened his private door beside the bench, and he passed into the court room, while those who were already there stood to do him honor. He heard the crier's drone, mouthing the ancient formula which declared court open for the day; and then he sat down and everyone else sat down and there was a moment's wait before the day's work got under way.

A large blue fly buzzed down from an open window at one side of the room and began to fly naggingly about the Judge's head.

* * *

THE defense attorney opened his argument. His name was John Hall, and he was perhaps the foremost criminal lawyer in the state. He had been summoned from another city to handle this case and there had been some surprise when his connection with it was announced, because the conviction of the man on trial was taken for granted and John Hall had not often been associated with a losing cause.

Judge Rodman watched this man, as he rose to his feet, had addressed the bench and then the jury, and he listened to the opening phrases of the other's argument. But at once thereafter, his thoughts began to drift away. The very sight of John Hall was sufficient to evoke memories almost lost in the dust of the past. This was natural enough, for John Hall had been in love with Elizabeth Tarleton, had been near winning her when David Rodman swept her off her feet and bore her triumphantly away. John Hall had never married. Those who knew the old story were fond of imagining that this was because he had always loved Bess Tarleton, Judge Rodman's wife.

The Judge wondered, this morning, if this were true. He and the lawyer had always been friends, in the casual fashion of men who live in different cities and see each other only in the course of business and at intervals of many months. But since this trial opened, almost at once after the funeral of that Bess Tarleton whom both men had loved, Hall had not made occasion to speak to the Judge except when the conduct of the case demanded it; and once or twice Judge Rodman thought he had seen bitterness in the other's eyes. Perhaps it was true, after all; perhaps John Hall did still love Bess Tarleton.

The Judge's memories went back twenty years.

* * *

THERE are few men to whom life does not give at least one golden moment; a moment full of glory and beauty and romance. It may endure for only the tick of a watch; it may last for a day or for a week; or it may with some fortunate folk stretch into a lifetime. Judge Rodman's golden moment had endured for sixteen days. And it began the first day he saw Bess Tarleton.

He was already a successful lawyer, a solid substantial man with a valuable practice and a growing reputation for the logical and judicial qualities of his mind. His vacations were rare; on this one he combined business with recreation. One of his clients was spending the Summer at a large hotel upon the northern lakes, and it became necessary for Rodman to consult with him. He came North with that purpose in mind.

It was in the years when the automobile was an absurd looking and rather impractical experiment. People rode or drove handsome horses. Women used side-saddles, and the divided skirt was just making its appearance, was still somewhat under the ban of the strictest convention. Those who affected it were considered daring.

David Rodman and his client were riding along a bridle-path which followed the lakeshore when they saw a man and a girl galloping toward them along the sand nearer the lake. Rodman's eye was caught by the girl, even before she came near enough for him to distinguish her features. She wore a divided skirt, rode astride, and sat her horse as though they had been molded together. Her hat was lost or cast aside, and her hair was somewhat loosened, so that its heavy coils were low about her face, and the thick knot of them rested on the nape of her neck. She passed near enough so that David saw how bright her cheeks were and he saw the high daring in her eyes. She waved her crop to her companion. The man with her was John Hall, whom David knew.

He did not, at that moment, ask her name, but from that hour he moved under the spell of a glamorous intoxication.

She was Bess Tarleton. No doubt there were other girls at the hotel as beautiful as she was; no doubt there were others who laughed as sweetly. But there was some quality in her, some living fire that set her apart from them all. She had an elfin spirit, never an hour the same. Always changing, now mischievous and now demure, she was living quicksilver. She set David Rodman all afire, waking in him a capacity for romantic folly which he would not have believed that he possessed.

HE MET her that evening at the formal dance. They waltzed together the Blue Danube. This was in the days before jazz, when music and melody were kin; it was in the days when to dance was a matter of grace rather than of acrobatics. Their bodies moving in rhythm, David found his mind also attuned to hers. He was able to talk to her as he had never talked to anyone before. She told John Hall later that evening that David was thrilling; and John Hall stared at her, then laughed aloud.

"Why?" she asked, her eyebrows arching. "Why is that amusing?"

"Dave's a fine fellow, and an able lawyer," John told her. "But I never found him thrilling. He's as steady as a log."

"You don't know him," she retorted gaily.

"I've known him well for years," said John Hall. "You've danced a single dance with him."

But Bess insisted still: "I know him better than you."

They were both right, and both wrong. The David Rodman with whom she had danced was not the lawyer whom half the state already admired. Years older than she was, he had the strength of his years yet had displayed for her a boyish imagination, a quality of laughter and of jest which charmed her. They rode together next day. Rodman had always preferred a decorous trot; that day he galloped for miles. He had always called those men fools who risked their necks for sport, but he put his untried horse at a rail fence, and took it cleanly, Bess at his side. They played like children, yet had their moments of silence when between them a warmer current flowed.

For the first week he was content to be with her. There was an intoxication upon him. She was half way engaged to John Hall, but the sweep of David's wooing swung her away from the other man. Bess submitted to the taking, happy at being overborne. In such surroundings, in such long bright days together, ardors spring quickly into flame. At the end of the second week, David had not yet asked her to marry him, but he would, and she knew that he would and she knew what she must say when he should ask her.

There was a masque ball that Saturday night. Bess was Juliet. More than one young man had sought to discover what her costume would be; but—she had told only David, at his urgent asking. He was not yet so large a man as he later became, was slim enough and stalwart enough so that he made an adequate Romeo. She knew him, as soon as he came into the ball room. There were others about her, but he came to her straight away, and led her from them, and as the music began they danced. Something stirred in each of them, but neither spoke at all. Only their eyes met deeply.

HE HAD done a mad thing that day, a thing in keeping with the madness which for a fortnight had possessed him. Had conned the lines of the part he was to play. When they were presently alone, and apart upon one of the broad verandas to which he led her, she tugged a little at the hand he still held, as though she would have drawn it away; and David, who had played for this, said softly:

"'If I profane with my unworthiest hand . . .'"

She looked up at him quickly, a little startled; he heard her whisper:

"Oh!"

"Romeo to Juliet," he told her. "Do you not remember?"

Bess laughed, faintly uneasy. "I do not know the lines," she confessed.

"The lines are nothing," he cried under his breath.

Her eyes met his. "No? Then what . . ."

"This," said David Rodman; and when she did not stir, he bent to lift her mask and kissed her.

She stood for a moment very still; he thought she trembled. And then she laughed again, and asked, a little blushingly, remembering at last what Juliet had said:

"But—do you kiss by the book?"

"By the heart, Bess," he answered, and kissed her again.

In September of that year they were married, David coming to the city where she lived for the ceremony. She had not seen him in the meantime; it seemed to her when he came that he was changed. That he was soberer and more austere. . . . The Judge, busy with his memories, could even now hear her cry:

"You're not the same David, are you troubled? Then what is it, dear?"

It was true. He was not the same. She would never see that other David again. His happy madness had passed, and he was miserably sane once more. A man of ruthless, logical mind, his impulses rooted in an instinct for justice according to the strict precepts of the law, his movements controlled by the mechanism of which he was a part. One man had wooed her, another man married her. He wondered, now, if she had been all her life seeking to rediscover that old, romantic David Rodman who had lived so brief a life and then had died forever. Was that the reason for the questing, seeking look which had been for years so constantly in her eyes?

That misgiving which had since her death oppressed him became more and more like a sense of personal guilt.

* * *

JUDGE RODMAN was glad to wrench himself away from these memories of his, to force himself to attend to the words of the attorney, of John Hall from whom he had won Bess away. John Hall was saying:

"There are worse crimes than murder, gentlemen." He was addressing the jury, yet his eyes turned once and then again upon the Judge. "There are worse crimes than murder, gentlemen. And there are many ways of doing murder. It is not necessary to use a pistol. It is not necessary to use a knife. It is not necessary to use poison. It is not even necessary to use violence at all. There is a murder of the soul, and this is worse than the murder of the body. And for this murder of the soul, a word will suffice. A cruel word, a bitter word, a stern word, a logical word, a just word perhaps. . . . Aye, souls have been slain with a word."

It had been so in this case that was on trial, the Judge remembered. The elder brother, with the stubborn malice of the weak when they hold the whip hand, had taunted and derided and reviled the younger, until the day when the man now accused had snatched his pistol and fired. That which John Hall was saying was a part of the defense which the Judge had expected him to make. It was the only plea that he could offer. But—were the words of the attorney double-edged? Was there an unspoken accusation in the eyes he turned upon the bench?

It was becoming insufferably hot in the court room. Judge Rodman mopped his brow, brushed at the large fly which still buzzed about his head. And—a flood of memories swept over him again.

* * *

HE BEGAN to think how greatly Bess had changed during her life with him. He had never remembered so vividly as he did to-day how gay and how happy and how eager she had been in that fortnight of his madness. He had found her irresponsible spirits charming in those days, they seemed singularly beautiful to him in retrospect, to-day. Yet it had not always been so; there had been times when this eternal child in her had irked him sorely.

Even in the early days of their marriage he had lived under a weighty sense of his own dignity, his life had been ordered and severe. It had never occurred to him before, but he saw quite clearly now that he had won Bess deceitfully; that the David Rodman who wooed her was not the David Rodman who wedded her. The things she had loved in him disappeared forever when she was won and wedded, and by contraries the things he found charming in her when she was the remote and beautiful girl he set out to win became insupportable when she was his wife.

She was fond of riding. After their marriage, they sometimes rode together, but David Rodman no longer permitted his horse to gallop, nor would he permit hers to outpace his. So they trotted sedately through the bridle paths, her mount fretting against the reins, and he perceived in this a symbolic picture of all their married life, in which she had wished to gallop and he had desired to go sedately. And she had curbed her pace to match his.

Dancing. She loved to dance. But before he was forty, he gave it up, and insisted that she do likewise. Yet she was at that time no more than twenty five. He had not then perceived that there was injustice in this. It had seemed to him a necessary part of the dignity which surrounded his newly won position on the bench.

There must always be adjustments, in marriage, he had assured himself. Had even, when she protested, said the same thing to her. When men and women wed they must travel thenceforward the same road, or they must part. If their roads have been different, they must either find a middle ground, or one or the other must yield. There had been, in his eyes, no middle ground. His road was the right one; she must ride that way with him.

He perceived now, that after those first years of adjustment, they had no longer gone forward side by side, but she had followed, as it were, a little in the rear. Meekly, humbly enough. Subordinate to him. Rebelling sometimes, but less and less often. He had never dogmatically commanded, had always by sheer force of logic and of argument silenced her protests. He remembered that she had one day cried:

"You are right, David! But oh, you're so terribly right! If only you'd be a little wrong, once, in the littlest thing . . ."

And he had said: "I'm willing to be convinced, Elizabeth. If you do not agree with me, I am willing to listen. If you can convince me, can refute my arguments, we will go your way . . ."

But she could never defeat him in these marital debates, because he had a trained and controversial mind, and after all, she only wished to be happy.

There was an increasing bitterness in the Judge's memories.

* * *

"SO TO the last struggle between them," John Hall was saying to the jury when his tones once more commanded the Judge's ears.

"So to that day when the younger partner prepared his plan for

Continued on page 44

"There is a murder of the soul, and this is worse than the murder of the body . . . . Aye, souls have been slain with a word."

THE MAN GIFT

By Vincent Llewellyn Hughes

ILLUSTRATED BY RALPH PALLEN COLEMAN

JOHN A. MASON pushed away his half-eaten dessert and, signaling the butler, watched absently the deft substitution of fruit and finger bowl, first for his daughter Jocelyn, opposite, then for himself. Outside the north wind drenched rain against the dining-room windows. There could be no doubt that the streets would be horrible with a mixture of slush and early October snow. This contemplation did not disturb Mason, however. He leaned back in his chair happy and comfortable; environment wise the darkened room with its soft candle light completely satisfying him.

Jocelyn, an arm extended on the table, fingers twisting the stem of her wine glass, appeared utterly absorbed.

John A. Mason felt a fine solidity here. It was so determinate, this big house in Rosedale overlooking the Ravine. Just the sort of retreat for a man of his importance, the very place in which to segregate a mind controlling the policy of huge concerns, shaping the behaviour and salaries of hundreds of people. Here, after his daily labors he found contentment; here he could forget the constant irritation of office ritual, the tiresomeness of everlastingly signing his name; here he could free his mind of all responsibilities.

Responsibilities! He lifted his head sharply. Jocelyn was immovable, her shoulders gleaming like satin, the candlelight scintillating in her dark hair. Responsibility! Well, perhaps he exaggerated there. And as though she felt his sudden consideration in her favor, Jocelyn, looking up, came dangerously near spilling her wine, and, in righting it, actually did so.

Her father laughed and leniently indulged in a humorous remark to lessen her embarrassment.

Partly hidden by the roses, silent, tensely introspective, she made a charming picture, and on her, his one and only child, his eyes rested with pleasant content. She was, he pondered reminiscently, very like her mother; only the eyes differed. Jocelyn's were set wider apart, eyelashes heavier, the eyes themselves longer and more beautiful. He dwelt upon such details with deep interest because he didn't understand them. Why Flo, so generous with her physical attributes, had robbed him by not passing on a larger share of her bright, incessant animation was a thing that many times held and puzzled him. In truth Jocelyn was more like her grandmother, a lovely Florentine, dark, passionate, alluring, dangerous. But then women had always mystified him; even Flo hadn't been entirely innocent in respect of that. He was, he freely admitted, absolutely at a loss to understand their moods, their underlying motives. He recalled a time, long ago, when Jocelyn had remained obdurate in the face of his sympathy, then, when Flo appeared, he had watched her fly into her arms and sob unrestrainedly against her breast. It was not that she preferred her mother, he was reasonably sure of that, but something. . . . Yes, Flo's death had placed a heavy responsibility on his shoulders and one he was never quite sure he had the proper balance of.

"WILL you have your coffee in the drawing room, Sir?"

He was about to reply that that would decidedly coincide with his pleasure when Jocelyn spoke for him.

"No—"

John Mason was plainly disappointed. "What, no music?" he said in a tone of injured merriment. "Now, Jocelyn, come."

"Well, if you really want, daddy, but I— —" She relapsed into silence.

Strange child! He grimaced playfully, lifted a finger at the butler, then once again turned a searching eye in the direction of his daughter.

It was then more than at any moment hitherto that he realized how abstracted she had been all through dinner. One thing he had been at some pains to remember. It was a week exactly to her birthday and that night she had promised to tell him what it was that she wanted most. Yes, twenty-four years ago next Thursday she had been born. He remembered it as if it were yesterday. It would soon make him, he reminded himself, sixty-three. Sixty-three! Ah, that was going on for old age, by George! He must transcend his attention this evening, remind her of his love and devotion.

He ventured an inquiry as to her preoccupied mood, but she replied that nothing was wrong. She was glad they had planned a quiet evening at home and not made arrangements to take in the theatre. "It's beastly outside," she said, listening to the rain on the windows.

He watched her rise and walk round to the divan set in front of the fire and he nodded approvingly. He gulped down his wine hurriedly and joined her. He was surprised to find her hand startlingly cold. "Jocelyn, dear child, there's something troubling you, isn't there? Now tell me what it is?"

"It's really nothing," she answered, "just my silliness, I suppose. But I was thinking I'd suddenly grown very tired of things, daddy—all except you, I mean." She smiled at him, covering her mistake. "I was going to ask you for something to-night—something very important, but—"

"I hadn't forgotten," he interrupted.

"But it's over now. It's not important any more—no, I don't mean that. I mean you couldn't grant it now. And anyhow, I don't think you would have liked it." She regarded him with pained eyes, and it was with a pang of anxiety that he noted the dark shadows beneath them.

A shadow of remorse flitted across his face as his conscience pricked him. Had he been entirely fair to her? He knew he had not. He had wanted her for himself; his was the attitude of a selfish old man. He knew perfectly well how he had often equivocated to her and schemed to keep her from meeting several eligible men to whom she might have become attached.

"Jocelyn, I wonder if you have any idea just how much your love means to me?" He spoke his thoughts.

She replied that she was sure it meant everything.

"It's a great relief to come back here after the bustle of the city. It has an intensity of comfort slightly difficult for me to explain, just you and I. Of course now that Flo's gone . . . well, you'll understand. But I sometimes think I'm very selfish with you. I ought to seek ways to entertain you instead of expecting you to entertain me. I might, I know, fill the house with young people. I suppose I should have done that."

JOCELYN linked her arm in his. "It's wonderful to think of the love you bore mother," she said, quietly, "and taking her place has been a consolation I'd have allowed no one. Darling mother!"

This gave him courage to go on. "Then since when, Jocelyn, have you grown tired of things? At your age especially that's an expression hardly fitting in with the universe. What is it? Would you like to go away? Or have you been reading some pessimistic jargon not worth the paper it's printed on?" This in reference to Tolstoi, one of whose books he had seen open on her writing desk.

"It's the monotony of my day to day life, Daddy," she made answer. "I'm stupid. I often wish you would take me into your office. There, at least, I'd have something to occupy my mind."

"You have a free hand," he told her, "and you are perfectly at liberty to do as you like. Being tired of things rather proves that you are not taking advantage of your position here, surely?" He paused to consider. "What is there you can't do?"

"Jocelyn dear child, there's something troubling you isn't there?"

"Well, you wouldn't like me to—leave you, would you?"

That instantly held him to silence.

"Besides, I have no desire to be anywhere without you," she went on, restoring his pulse. "I simply wouldn't think of it. I'd be too miserable. But it isn't that. Only I do feel a little tired, sometimes. It's a sort of loneliness, ache." He was quick to notice her hand go, unconsciously, to her heart. "Perhaps you'll laugh at me, daddy, but I sometimes feel I'm getting old."

John Mason didn't laugh; he remained very quiet. Then Jocelyn stirred and he found her head near his own.

"I haven't hurt you?" she asked him.

"No, dear."

But he knew that she was holding some secret from him, the telling of which would affect him acutely. Remembering the several pointed hints of the past week he asked gently:

"What was this secret you were to tell me this evening? Something you wanted most for your birthday, as I understood it. You say I mightn't have approved. Well, now, I might have; you never know your luck. At least give me a fighting chance."

She regarded him solemnly, intent, he felt sure, on discovering from his facial expression whether or not she dare tell him. To meet this he tried earnestly to compose his eyes favorably, but it was not to be.

Suddenly she suggested music, and without reminding her of the contradiction he nodded. He was glad just then of any diversion from the Nemesis of his own mind.

But her playing lacked something, which, during the Chopin nocturne, engaged his attention far more than the actual melody. The solution of this, he surmised, might give him the key to the other and he deliberately focused his attention on her interpretation. Finally he reasoned it out. Her playing, he decided, lacked the charm of whole-heartedness. Under his breath he gave the word the starkness of pronunciation—and then he knew.

Whole-heartedness! Yes, by George! that was what had happened. There was a man here! the inevitable man! What a fool he had been not to think of that before.

Rapidly John Mason ran over in his mind the names of the men with whom he knew Jocelyn to be even slightly acquainted: Mallows, De Lacy, Turner-Smith, Mohen, Lord Wingo, the young noble at the Spanish embassy, whatever his name was—not one of them satisfied him. Lord Wingo, collared in conceit, obviously after her fortune; Mallows had nothing to back him other than that he had kicked winning goals at Harvard; Turner-Smith, De Lacy—pah! Still, he concluded, all were gentlemen—and there was scant need for secretiveness. If Jocelyn had set her heart on any one of these he was the last to stand in the way of her heart's desire.

"Thank you, Mr. Mason, but I can't accept the cheque . . . the equivalent of your daughter's life."

JOCELYN abandoned the piano. "I don't feel like playing, somehow," she said. "And anyway, the piano's horribly out of tune. I simply couldn't sing." She sank into a spacious chair, and curling her feet up under her gazed intently at the logs.

"I thought it had been tuned last week," Mason managed to say. In that case, she retaliated, the man had merely toyed with the tuning.

Again a silence, which, time emphasizing it, gradually convinced him that his theory was correct. He was more concerned with this than in the snatches of conversation which followed: a new play, the weather, plans for the spring, the proposed trip to Italy, and then domestic difficulties. Jocelyn, since her mother's death, had been mistress of the three houses, the one here, the one at Algonquin Park, and the villa in Muskoka. His chauffeur was leaving that evening, and Jocelyn particularly asked about the new man.

"He came to see me this morning," he replied disinterestedly. "Capable man, I suppose," and he was returning to his more fervid thought when the annoyance brought about by this domestic contretemps gave his checked feelings an outlet for expansion.

His forehead wrinkled and he crossed his legs, peevishly. "What's the matter with Grosvenor?" he asked impatiently. "He had everything he wanted here, good salary, not much to do." He halted his temper, pulling up a precipitant outburst. "What's the matter with these young fellows?" he substituted. "By George! if it wasn't for the fact of their wearing trousers they'd pass for women with their delicate hands—gloves!"

Jocelyn asked him if he was sorry to see Grosvenor go, and he answered that he was sorry in so far that he was losing a reliable chauffeur.

Then, as a certain incident came back to him, he added: "I owe the fellow something more than a month's salary."

His daughter continued to gaze at the fire.

Taking in a deeper breath he found her hand and imprisoned it.

"I must never forget the debt of gratitude I owe him." And he added: "Had it not been for Grosvenor, I might have been a very lonely old man, Jocelyn." She agreed with him, her voice barely audible. But Mason shrugged his shoulders. "Well, that's the way these young fellows are," he said. "Brave as lions one minute, restless and shifty the next. He'll wander up and down the country, I suppose, and end up without a penny to his name—most likely without a solitary friend."

Jocelyn was on her feet. Her headache was slightly worse, she said, and the dull day had affected her. She wanted to know if he would mind if she left him for the quietness of her own room. He was surprised that she intended leaving him so early; it was only half-past nine. But as he perceived the fever in her eyes he gave in at once and accompanied her to the foot of the stairs.

There, from the second step—she bent and kissed his gray head. "Good-night, daddy, dear."

"And you won't tell me?" he asked.

She shook her head sadly. "There's nothing to tell—now."

Suddenly, her eyes filled with tears, and without hesitating she came down to him and flung herself into his arms. "Oh, daddy," she said, "I'm so dreadfully miserable." And before he realized what was happening she had vanished up the stairs and he heard the closing of her door.

He went slowly to the library and dropped into his chair. Jocelyn's unhappiness greatly disturbed him, and her impulsive speech had left a wound. He tried to dismiss his perturbation by thinking of his business to-morrow's conference—anything rather than that which gnawed at his heart strings. But that was impossible and his thoughts clung to Jocelyn.

Methodically he retraced their stilted conversation until it had arrived at the reference to her present safety, due to Grosvenor's bravery and presence of mind. That had happened late last summer. Lord! what an escape that had been, and escape for him, John Mason, for it had almost robbed him of all he held dear, his one child. Grosvenor had been in his employ just three months then, coming, as he had said, from England. Mason's thoughts quickly revived a cinema of what he had been told had happened. Jocelyn was out riding, the horse, an expensive hunter, had taken fright and was on a mad tear for the cliff just in front of the house. Grosvenor happened to be trying out a new car, saw them and immediately opened the throttle. Driving alongside he managed to bracket them between himself and a small cottage not a hundred feet from the cliffs. Closing in, he sprang from the wheel straight to the mare's bridle—dragging the animal to a standstill as the car plunged where it willed. By George! it had been a plucky piece of work! Luckily, Jocelyn suffered no more than a severe shock, but Grosvenor had been badly cut about the head and arms; the career of both horse and car, however, had come to an end. The car had cannoned up against the stone wall surrounding the cottage and had knocked down a little child playing there. And Jocelyn had told him that Grosvenor, forgetting his injuries, went to the little chap at once, and his comforting words, his re-assurance——

A KNOCK on the door interrupted Mason. Clearing his throat, which had become dry, he called out an invitation and the door opened. Turning his head he saw Grosvenor standing there. He had come to get his wages, doubtless.

"Come in, Grosvenor."

The late chauffeur closed the door deferentially and then took one slow, awkward step into the room. As becomes a servant his hat was in his hand, but the uniform had been discarded and he now wore a neat suit of tweeds of English cut and quality, linen collar, and regimental tie. His face was pale, accentuating the evenness of his profile. Mason, looking at him, conceded something to his looks and noted that the tweeds lent a gentlemanly appearance to his head and shoulders. In fact he looked rather well.

"So you're leaving us?" the millionaire began, slightly irritated although he didn't know why.

"Yes, Mr. Mason."

"Well, I won't waste your—" Mason accented the pronoun—"time in telling you what a fool you are. I was prepared to do all I could for you, but you'll have your own way, I suppose, pillar to post. You're doing a stupid thing, you know."

Grosvenor said nothing. His cap revolved in his hands, turning this way and that, and his eyes were fixed on a bit of wool which his fingers tried to put back in place.

"Don't stand there by the door," genially admonished Mason. "Here's a chair. Sit down."

The chauffeur obeyed. Then came one of John Mason's sudden, haphazard questions. "What's your age, Grosvenor?"

"Twenty-nine, sir."

The employer lifted his eyebrows. "Um, I shouldn't have thought that," he said. "You seem younger." He opened a drawer in the table in front of him and found a type-written envelope. "Here's your money. I've added something for your services, pleasure to admit they've been excellent. There's an enclosed letter saying as much—more." He looked up. "And there's an extra cheque for one thousand dollars—for what you did last summer."

"One thousand dollars?"

The employer reiterated his statement.

"I can't accept that, Mr. Mason."

"Can't accept—?"

"Not for doing something which was a plain duty, sir. What little I did—"

"What little you did?" repeated Mason, lifting his voice. "Little? By George! you saved the life of the most precious thing I own and I can never adequately repay you for it. But a thousand dollars may set you on your road—whichever one it is you intend tramping. And if you ever come to the devil's crossroads—well, you know the way back here." He had a feeling of patronizing magnanimity, so he stopped. "Here, take it," he said, pitching the letter into the chauffeur's lap.

"Thank you, Mr. Mason, but I can't accept the cheque. I'll take only what you owe me." His voice was quiet and refined. "I can hardly walk away with whatever sum you believe to be the equivalent of your daughter's life."

John Mason sat upright in his chair, his face coloring. "Now look here, young man, it seems to me you're being a little careless with a healthy sum of money. It's no use being proud when, in your profession in particular, you must depend on your employer's liberality. And that's about all I have against you. You're a trifle 'up-stage', a trouble, I fancy, with most of your countrymen. Pride, my lad, is somewhat of a mill-stone in Canada if you want to get on, and you may as well throw it into the Atlantic on your way over here."

Grosvenor, however, had nothing to say to this, and Mason wondered if his judgment had been too harsh.

"Well, is there anything else?" he asked. "Anything I can substitute for the cheque?"

"Nothing at all, Mr. Mason."

"Very well," he concluded. "There's the letter. If you don't want the cheque you can tear it up."

Grosvenor rose and taking up the envelope he opened it and deposited the cheque on the table. "Goodnight, Mr. Mason, and thank you."

He was at the door when Mason called him back.

LONG after, John Mason wondered what it was that made him interrupt the chauffeur's exit. Interfered, most likely, with his going out of his life for ever. He conjectured that it was a sense of annoyance at having his money thrust so indifferently under his nose.

"What exactly is the matter, Grosvenor?" he asked the man. "Here you are quitting a good job, going away without a word of explanation. Now what, in Heaven's name, is the matter?"

Grosvenor remained absolutely still. "It's just as you say, Mr. Mason. I long to be off—the open road, anywhere. I'd like to see something of the country, and well, I want to get away."

It then struck Mason that here was a situation amazingly like one other, a more potent one, which a few minutes earlier had been enacted in the drawing room and at the foot of the stairs. Jocelyn, too, hid something she was keeping from him. But it wasn't for the fact that Grosvenor was a common servant. Great God!

His fists slowly clenched, the nails biting into the flesh, and before he knew it he was on his feet, rigid

"Has this got anything to do with—with my daughter?" Mason asked not hearing what he was saying. "By heaven, if I thought that I'd smash you where you stand!" Then in a second's awful dejection he inquired: "Have I—have I got—it—right?"

"I'm afraid so—yes."

"That you have the audacity to tell me that you are in love with my daughter?" and something forced him on to shockingly add—"and that she is—"

But he was saved this. Grosvenor interrupted him. "I am going away because your objection to such a thing is just what my common-sense told me it would be. You needn't tell me that I'm presumptuous and impertinent. I know it. I saw, too, what you have just told me that before you could think of such a thing you would want to kill me. I can readily understand that. I think I'd feel the same if our positions were reversed. And as for proof—well I needn't have left your employ if I hadn't thought it was the right thing to do."

"I don't quite know how it started," Grosvenor went on as though thinking that he should explain further. "I suppose—last summer. God knows I tried my best to avoid it, but I failed in that. I loved her more and more each day until I thought I'd surely go mad."

Mason, hardly able to control himself, strode up and down the room, stopping finally at the window, from which place swinging round he said: "Why you insect, there's all the distance from hell to heaven between you and my daughter."

Grosvenor flushed. "I'll make it farther," he said in a low voice. "I know I'm not good enough for her. I know there is an impossible distance between us." His eyes burned, remaining absolutely steady. "And I was about to say that I'm sorry it ever happened, but I'm not—I'm glad. Wherever I go and whatever luck or misfortune comes to me I'll carry the memory of her till my dying day."

Mason asked: "Does—does she care for you?"

The chauffeur couldn't answer that, the reply might have been offensive but for the open expression which accompanied the words.

But John Mason knew that she did. That then was the explanation of the shadows under her eyes, that the reason for her silence, her abstraction.

All at once he wondered if Jocelyn herself had not had a hand in Grosvenor's manner of coming to see him, and in his eventual admission. He admitted, lifting his eyes, that the fellow cut a rather heroic figure and—all right he would be very careful how he put this to a test.

RETURNING to his chair he sat down and clasped his hands in such a way as to suggest a quieter consideration. "A short while ago," he began, studying the chauffeur's face for the least expression which would strengthen his suspicions, "I had a distressful talk with Jocelyn. She was, as she told me, dreadfully miserable and I now have little doubt that it was because you were going away. I am to assume then that you are leaving my employ in order to put many miles between yourself and an impossibility?"

Grosvenor nodded.

"And my daughter, of course, is to be left high and dry in her misery, is it?"

There was no reply.

"Well, if there's one thing more than another for which I'd martyr myself," continued Mason, "it would be to bring contentment and happiness into Jocelyn's heart. To accomplish that I need hardly tell you that I'd allow nothing to stand in the way. If you have been perfectly truthful with me and I find out—"

"I have."

Mason raised a hand. "I was about to say that if you really love her and I find out that she cares for you more than for anyone else I shall make it my duty to force myself to overlook obstacles which may—"

But Grosvenor stopped him. "Pardon me, Mr. Mason. I'm going away because I wouldn't care to ask you to overlook the obstacles. I'm thinking of her, not of you. That's just why I'm leaving. If I'd have been able to offer her anything at all things wouldn't seem so bad. But I can't. I haven't a dollar."

"Perhaps the money part of it might be arranged," suggested Mason quietly. This, he felt sure, would draw the chauffeur into the open. He was considerably surprised at the result.

"I'm not a fortune hunter," Grosvenor retaliated. "You surely don't think that if I'd been able to offer her even an approximately decent home, even something remotely taking the place of what she's been accustomed to receive—that I'd have permitted my situation or even your refusal to interfere? If so I'm afraid you've underestimated the sacrifice I'm making.

"No, Mr. Mason, there's no way out but the way I'm taking. Your daughter has been brought up like a beautifully cultured flower; under any other roof she'd fade and die. I know what happened to my own sister in England when, some years ago, the family fortunes broke and she was forced, like all of us, to earn her own living." Here John Mason regarded him anew. "I wouldn't have accepted your refusal if I'd have been a rich man. I'd have taken her against an army of machine guns," he stated defiantly. "It's because I wouldn't touch anything that wasn't rightly mine that I'm going away from her. And accepting your money merely because your daughter happens to care for me would stifle me all the days of my life."

"And now," said Mason wearily, fully satisfied, "if you please, the Amen." The whole affair pained him and he yearned only to be alone, to end this torture somehow—anyhow. "And now—"

"Very well, Mr. Mason."

Grosvenor's voice was choked as he said goodnight, and Mason made no response to it. He heard the door open and close and knew he was alone.

HOW long he stayed there he had no idea, but it couldn't have been late because Jocelyn had not yet gone to bed. His arm shook with excitement as he knocked upon her door. There was a faint inquiry from inside and he hardly recognized his own voice when he said he must see her immediately. She came to the door and opened it, an elfish vision in loose silk and shimmering hair.

"May I come into your room?"

She nodded.

"I've just been talking with Grosvenor," he said laboredly. "Of course I know everything. I'm afraid I was pretty severe with him."

Her little cry of anguish penetrated him; had he glanced up in time to see both her hands go to her breast. In a dull half-alive manner he felt as though he had struck her there.

"Jocelyn! this is so utterly beyond me that I don't even know what it means."

She made no stir and, getting to his feet, he crossed the intervening space and stood beside her.

"Now, please, Jocelyn, come to your senses. Won't you tell me everything from the very beginning?"

Her only answer was to put out her hand gropingly for his.

"How long?" he insisted, caressing her.

"A long time."

"Since the time he saved your life, undoubtedly," he said. "But don't you see the impossibility of it? I could have paid him for that, given him anything he asked for in the way of money. But no, that wouldn't do, would it? He must want you, the most valuable of all my possessions." He struggled, almost physically, against the discussion of such a thing. "Surely, Jocelyn—surely you don't really love this man, do you?"

"I do, father, I do. With all my heart."

Her passionate admission chilled him; he could think of nothing but her deliberate intention of hurting him.

"But don't you see the sheer absurdity of it," he almost shouted. "Good Lord! You—and a chauffeur, why it's unthinkable. Even Grosvenor, himself, admitted that downstairs in the library."

He stopped, urging to his brain what he could say in Grosvenor's disfavor. He was surprised to find a difficulty here, but his bitterness, enmity stimulating his imagination, helped him out. "It was a fine stroke of business to save your life and then get you to fall in love with him," he fumbled. This, he knew well, was pure fiction, but he kept it up hoping to intrigue her interest and so, in time, gain the admission from her that she would be willing to endeavour to forget him.

Jocelyn lifted her head. When she spoke her voice was infinitely tender in its quiet emphasis. "Do you think I wouldn't have known if what you suggest had any truth?" she asked him. "Why, daddy, there isn't a woman who wouldn't know once such a love came to her. And sooner than remain single I might, I know, choke my real love and marry one of the men you choose for me. Yes, I could do that, marry and settle down and have children and drop into that awful existence of wedded moral righteousness which you'll find in so many pretending houses. But don't think I'm making a mistake about Mr. Grosvenor. I'm not. He's the one man I want of them all; he's my choice. Married to any other I'd be living a life of hypocrisy without honor, without love." She stopped and he heard the little clock ticking on her dressing table like a tattoo on his eardrums. "Don't you understand, daddy?"

He cowed before her poignant question. No, he didn't understand; he couldn't understand. It was beyond every trick of reason for him to try to understand.

Suddenly Jocelyn begged him to leave her. "I want," she said, "to be alone."

For a moment he hesitated, involved in her tragedy, then he turned and walked away. She closed the door softly behind him.

Outside he remained with his back to the door listening for a sound. Then after a struggle with his softer nature, he continued down the corridor—only to retrace his steps back to her room. She was reclining on her bed now, her face buried in the pillow.

"Jocelyn!"

"No, father. Please—don't say anything."

Impulsively he went to her and on his knees, laid his head against the dark hair. Quietly he told her how sorry he was for her in her trouble. They would go away, he said, as soon as she was willing, to-morrow if she cared. All young girls had these romantic love affairs now and then, but Grosvenor had gone now and she must take courage and forget she had ever known him.

But it wasn't that that troubled her, she

Continued on page 47

"Jocelyn!" "No, father, don't say anything." Impulsively he went to her on his knees.

Turning Imagination Into Cash

By CHARLES C. JENKINS

CARTOONS BY LOU SKUCE

SAMPSON, 'Gents' Outfitter, had just returned from the café down the street. The keen crisp and bracing tang of the mellow winter day engendered optimism. An excellent lunch and favorite cigar had produced a mellow mood and a feeling of peace and goodwill toward all the world. It should have been the psychological moment for anyone with something worth-while to sell to call on Sampson.

No doubt that is the very thing that Packard, the salesman, thought also, for Sampson had barely ensconced himself in his little office on the mezzanine floor of his haberdashery when young Packard, smooth, keen, immaculate of dress and correct but easy of bearing, came strolling in. Observing that Sampson was already engaged, he stood waiting at the foot of the little stairway, kid gloves in hand.

The trace of a frown gathered at Sampson's brow. "Excuse me just a moment," he asked of me. "I want to tell that traveler I've no business for him to-day, then I'll be right back."

The conversation at the foot of the stairs was as brief as it was to the point. Sampson was glad to see Packard and extremely sorry there wasn't a thing in the way of an order he could turn over to him. Business was slow—very slow, owing to unseasonable weather and the times generally. He had decided to buy sparingly and very, very cautiously for the next six months. No doubt next time Packard came West things would be livelier. At any rate, bland Mr. Sampson hoped for the best.

Packard gave not the slightest symptom of chagrin. Instead he smiled and gently persisted. Wouldn't Mr. Sampson care to walk around to the sample rooms to look over some of the new offerings? They were exceptionally attractive in price and quality. Any time, at Mr. Sampson's convenience, would do.

Sampson declined very kindly but very definitely. It would be no use—just a waste of time on the part of both of them. Until things started to move a little faster he wouldn't think of buying. Too bad indeed, but if there had been any line he stood in need of he knew of no one to whom he would sooner give the order than to Mr. Packard.

"Hated to turn him down—an awfully decent and likeable young fellow," Sampson remarked when he returned. "But the general public isn't buying anything that it can possibly get along without just now, so I have to do likewise. If I had gone around to his sample rooms and taken up my time as well as his I would likely have given him an order for something or another I can quite well get along without until prices generally get on a more stable basis."

How He 'Sold' Sampson

APPARENTLY the incident was closed. But it wasn't—at least not so far as Packard was concerned. A week or so afterward I ran across him in the coach of a transcontinental going East. During a conversation that followed, I casually asked him how he found business in the West. "Oh, not so bad," he replied. "I had to work a little harder for it, but my sales this trip are really better than last time."

"You must have encountered better prospects than our mutual friend Sampson," I ventured.

He looked at me keenly, then apparently recognized me as the man who was in Sampson's office when he called. "Oh, I 'sold' Sampson," he replied quietly. "In fact, I secured a very good order from him."

"Then you succeeded in enticing him to your sample rooms after all?"

He smiled broadly. "No. I took a leaf out of Mahomet's book. Sampson wouldn't go to the sample room, so I took the sample room to Sampson, so to speak. It was this way. While I was in his store I mentally noted that though he was apparently heavily stocked there were many lines that were getting woefully out of date—stuff that should be cleared out at bargain prices to make way for up-to-date goods. I knew Sampson knew that, but it would be folly to attempt to remind him of it. I went back to the sample rooms, and with the assistance of a bell-boy, took my sample cases up street. At Sampson's store I casually dropped in with them. I asked Mr. Sampson hurriedly if I might leave them on a table at the back for an hour or so while I attended to some pressing business I had in hand elsewhere.

"I was careful to leave the cases opened out with the samples of goods displayed that I knew Sampson stood most in need of and I did not tell him that I was going from his place to interview a rival merchant. I left him to make his own conjectures.

His prospect was picturing the chaos that might actually occur in such an eventuality

"It was quite the natural thing for Sampson to come downstairs after I had gone out and give those samples the 'once-over.' That was all I wanted him to do. When I returned an hour later, Sampson not only was keen to discuss matters with me but, like the good business head that he is, had mentally listed the articles and the quantities of each that he wanted to buy. I had actually to warn him to be conservative about one particular line that he would have overstocked with.

"Yes, I've made quite as good a record this trip as I have made in much better times, but I have had to work a great deal harder and use my wits."

That little case of Packard's and similar inside stories of the selling craft of Canada have convinced me, as a lay observer, that there is something much more powerful in its influence than mere personality and glibness of tongue that the salesman of to-day must bring into play along with hard work and determination.

That something is *Imagination*.

Cashing In On An Idea

A STORY is just now going the rounds of an insurance agent in a western city who actually turned in to his office a signed-up policy for $50,000 on the life of the district manager of a rival insurance concern. Just how an agent for one company could secure a policy on the life of the head of the sales force of a rival concern is at first sight difficult to conceive. As a matter of fact, the manager under whom this agent worked, when he first saw the papers, was inclined to think that a practical joke had been perpetrated on one of his new men. He instituted a cautious inquiry and was further confounded by absolute confirmation from the executives of the other insurance company.

He called the agent in and, after congratulating him, asked him how on earth he managed it. The agent replied that the idea came to him one morning while he was walking down to the office. He turned it over for a day in his mind, then went up to see the general manager of the other company, whom, for present purposes, we shall call Brown. The agent opened the conversation by pointing out to Brown that should he die to-morrow his was a loss the company would be unable immediately to replace. They could obtain other men to take his place, but none who could for a long time maintain current business at the same peak. Why shouldn't Brown's company insure itself against such a loss? They preached insurance and believed in insurance, and why should not they take advantage of the very safeguards they promoted for the benefit of other companies and individuals?

"Quite so, quite so," smiled Brown. "But for the life of me I cannot understand why you come to remind me of this."

"Because I want to have your company insure your life for fifty thousand dollars in our company," boldly asserted the agent. "Doesn't it appeal to you that by such an arrangement your company would be protected against your loss and another company would be assuming all the risks in connection?"

It set the manager thinking. The viewpoint so appealed to him that he brought the agent's suggestion before his board of directors. The upshot of it was that the board of directors decided to insure their general manager with the rival company, because they had a sincere belief in the principles of their own business, and the audacious agent with a working imagination reaped a fine commission.

Dodged Flivver, Hit By Coupe

SELLING advertising space in newspapers calls for the keenest sort of modern salesmanship, especially in times of declining trade. A metropolitan advertising man was faced with the prospect of one of his largest users of space dropping out temporarily. After his salesman had failed to hold the business he went around to see the man himself, proposing that the firm use a small space to keep the name before the public until their factories resumed operations.

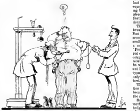
But the president of the company in question seemed to have quite made up his mind about matters. "No," he said. "I can't see that. I don't think we could quite reconcile ourselves to a few inches of space where we had been using pages previously. It would be equivalent to a well-known man about town selling his limousine and buying a flivver to take its place. People would immediately conjecture that he was down and out. No, we've decided to drop out entirely until things pick up."

That is the point at which many salesmen would have become discouraged and quit the battle. But this salesman is a believer that there is a second chance always so long as he can come up smiling. "Suppose that well-known man bought a coupé instead of a flivver," he suggested. "People would then say, 'Oh, Mr. So-and-So has put up his big car for the winter and is using a new coupé,' whereas without a car of any kind they would naturally draw their own conclusions and he would be in danger of being forgotten. Why not let us give you an ad of the small closed car type instead of a flivver? The cost would be only slightly higher than that of the small space first suggested."

That happy suggestion captured the imagination of the customer and won the order, simply because by quick thinking and apt illustration the salesman had interpreted his client's need.

Resourceful salesmen sometimes employ unique methods to get into the presence of big men who hedge themselves roundabout with employees whose chief business is to prevent strangers from

Continued on page 78



"Imagine his consternation when the medical examiner gave him a clean bill!"

PEARLS AND CORPUSCLES

By GUY MORTON

ILLUSTRATED BY C A MACLELLAN

THE FIRST of a series of mystifying detective stories, adventures of Donegal Dawn

IT WAS quite useless to attempt to disguise the fact that Jimmy Peyson's house party was a flivver. As he tramped restlessly up and down by my side in the moonlight of Barney Hollow it was quite obvious that the strain was beginning to tell.

"For Heaven's sake, Brad, be a good fellow," he exclaimed. "Try to think of something to interest this odd-matched dozen. It isn't that I care so much myself, but if they should fall out and have a general row before the end of the week, Lucy's reputation as a hostess is gone."

"It seems to me," I suggested, "that you have been coddling your misfits long enough. You have tried out everything in the line of amusement. Now ... why not give them a jolt of some kind?"

Jimmy Peyson stopped quite suddenly, and stared at me for a time through the moonbeams.

"Something in the way of a shock ... excitement ..." I resumed, but Peyson's thoughts, it seemed, had flitted far away. For the time being I was totally out of it, but when he finally returned to earth his manner was more brisk, confident even, and there was the suggestion of a smile about his lips.

"I'll do it," he declared, as though the matter were already accomplished. "We'll get that wizard friend of yours, Donegal Dawn, to come down here to solve the mystery, and if that odd-matched dozen house-partyites don't get a thrill out of it, then I miss my guess. We'll stage a bill such as they never saw before. Brad, that was a wonderful idea."

For a moment I merely stared at Jimmy Peyson, wondering if he had taken this absurd house party of his too seriously after all.

"Dawn?" I exclaimed at length. "What does Dawn have to do with it? He is too busy solving murders and mysteries to come down here."

"Exactly!" Jimmy broke in hurriedly. "That is just why we need Mr. Donegal Dawn. To-night we are going to have a burglary, and it will take all his skill to solve it."

A glimmer of mental light began to steal through.

"Sounds easy," I was forced to admit. "But who's going to be the burglar, and what is he going to steal?"

Jimmy tapped his chest sharply in sudden decision.

"I'm it," he declared, "the best little porch-climber that ever twigged a sparkler. I'll just lift Lucy's rope of pearls. Panic in the morning, a house full of cackling excitement! And when it is over they'll vote us the best little entertainers they ever came across."

THOSE pearls of Lucy Peyson's! Great glimmering translucent things peering at one almost like human eyes. Almost did I fancy that I could see them glittering through the moonlight. There could be no doubt of it that they were worth a modest fortune; they were just the lure to tempt a daring burglar, and so at the same time they would lend true color to Peyson's theft. They were magnificent things. They had no right at all to be at Barney Hollow, for any summer home is not the place for a rope of pearls which could so easily kindle in the desires of man the fires of possession.

So I shook my head slowly.

"It could be done, Jimmy," I conceded in a whisper, "but you mustn't do it. It wouldn't be right to shock Lucy in that way; besides, I don't feel like getting Dawn down here on a fake case."

Just there was the psychological moment, where either sanity or its converse must triumph, and for the instant I was quite certain that sanity was to have its way. I am convinced that Jimmy's judgment would have prevailed had it not been that a dark form suddenly separated itself from a cluster of lilacs and began to move in our direction.

Plainly it was the figure of a man, and when he stepped out into the moonlight Peyson shrugged his shoulders nervously.

"I say, Peyson, old top, you mustn't mind my listening to you fellows, but the voice, even the way you chaps were talking, carries the deuce of a way on a night like this." The words at once betrayed the man as Phillips even had I not already recognized him. Phillips was one of those odd-matched pieces in Peyson's unharmonious human design. I knew nothing about him except that he had arrived two nights before, and all Jimmy himself had been able to say was that Phillips had come with a letter of introduction from one of his big British mercantile customers, and that the man was knocking about in the hope of shaking off a lingering fever or something of that sort which he had picked up in India.

"You mustn't mind me," Phillips went on, since Jimmy merely stared at him. "But I say, where do I come into it?"

Peyson failed fully to understand, and he said as much, though in the politest manner possible. Phillips laughed, rather musically.

"But don't you see, old top, that you're knocking the excitement right out from under me?" he explained. "I couldn't help but hear the plot, and it's a capital one, but since I know it's a fake, the fun's all gone for me."

PHILLIPS, though seemingly a perfect gentleman, said it in a slightly peevish manner, with the vaguest suggestion of the child who has had some toy snatched from its fingers, but that, however, was merely indicative of the temper of the whole household.

"Do you mean you want to help with the burglary?" Jimmy asked flatly.

But Phillips threw out his hand in a deprecating gesture.

"May the fates forbid!" he exclaimed. "But you're a decent chap, Peyson, so I thought you wouldn't mind putting up a little wager. I'll take that chappie Dawn's side of it—the [illegible] you inside twenty-four hours."

That, of course, turned the tide from judgment to insanity, and I remember that it was slightly after midnight when we finally entered the summer palace with an iron-clad agreement that Jimmy was to do the burglary alone, that I was to be awakened early in the morning in order to wire to Donegal Dawn, that I was to be as neutral as conditions permitted, and that neither of the two was to do a single thing either to aid or to hinder Dawn in his investigations. The wager was for a thousand dollars.

When we entered the main living-room, it was no surprise to find a litter of cocktail glasses about the tables, for Peyson, in his desperation, had overlooked nothing which was even remotely related to the duties of an ideal host; nor was it a surprise to find another of those oddly-matched pieces of guesthood dallying near the fireplace with a half-emptied glass near one hand and a reversed magazine in the other.

For that was typical of Francis LeRoy; except that now the man really seemed unconscious of the fact that the magazine was upside down and that he was drowsing just a bit too conspicuously to be proper in a polite guest. LeRoy was not popular with the men. That was obvious from the inconsiderate manner in which Peyson stamped into the room, but it had been most noticeable during the past week that whatever LeRoy lacked in popularity among his male associates he made up by the attention he received from the women.

Undoubtedly LeRoy was a ladies' man, and the one real masculine thing about him was this nightly habit of dallying by the fireplace after the ladies had withdrawn to their rooms.

Only to-night, LeRoy appeared to have gone just a trifle farther than usual, so that Peyson had to stamp three times before the man finally blinked and stretched himself erect.

"Pardon me, frightfully drowsy, you know," LeRoy muttered a vague apology. "I'll be toddling along now."

EVEN Phillips noticed the man's disheveled air as he made his unsteady way across the room and up the broad steps to the bed-room suites above, and he shook his head in disapproval.

"You know, you shouldn't let these do that, Peyson," he rebuked. "Who is the cove, anyway?"

Jimmy stared somewhat blankly.

"Blowed if I can tell you," he admitted in the end. "Lucy found him somewhere, and he makes a fair pet cat for the ladies to stroke on rainy days. ... By gad, come to think of it, there should be a fellow feeling between you two boys. He was down South last winter, and from what they tell me he is still toting a pretty husky case of malaria. ... Have a swig?"

Phillips didn't object, neither did I. One needs an occasional bracer after a week at a house-party of that type.

We had both practically drained our glasses before we put them down and glanced at each other in wonder.

"What's the matter?" Jimmy demanded.

I could tell instantly that Dawn was deeply depressed by this denouement.

"House brew?" Phillips laughed a bit harshly. "It's bitter, anyway."

Peyson tasted the stuff, and promptly wrinkled his lips.

"Dregs," he pronounced. "Too near the bottom, that's all. You can't get the kind of stuff you used to. Wait, I'll get another bottle."

Yet, before Peyson returned from the cellar, I must admit that a certain drowsiness was stealing about me, the hour was late and I was quite indifferent to further cocktails. As Phillips seemed to be in the same mood, we left Jimmy Peyson there, and I can remember quite distinctly seeing him pouring the dregs back into a bottle and storing it away in the buffet.

II

WHEN I came out of some sort of a frantic struggle with myself, I found Jimmy Peyson's face leaning over me, and there was a worried scowl marring the smoothness of his forehead.

"What the deuce is wrong with this household anyway?" Jimmy demanded, as he shook me again. "You're the second one I've had to shake awake this morning, and the dickens only knows how many more there will be, the way things are running. Don't you know that there's been a burglary, and that you've got to send a wire off to get the wizard here?"

Even then it required a still effort on my part before my brain would function.

"It's nine o'clock, you should have been up an hour ago," Jimmy spoke again. "As a matter of fact, you were such a laggard that I sent the telegram and signed your name to it. You had better get down there and do a little advance work for Donegal Dawn, or every footprint will be tramped out of sight. The gardener has lost his head."

There was, as Jimmy had said, need for my presence if anything in the way of even the thinnest of clues was to be saved for Donegal Dawn. For Phillips, two or three of the women guests, Lucy Peyson and almost as many servants were fluttering about with rather more marked traces of excitement than even Peyson could have hoped for.

"They're gone ... every one of them ... the whole string of pearls," Mrs. Grudger hastened to inform me in a flurried manner. "Poor Lucy! But she is taking it very well, don't you think? Oh, Mr. Phillips, you were the last man downstairs last night, they tell me. Did you see anybody strange about?"

There are occasions such as that when drama means more to the souls of people than do pearls, and I could tell instantly from a glance at Jimmy Peyson that he was being amply repaid for his trouble. What I could not be entirely certain about was whether or not he had told Lucy the truth. At any rate she was outwardly calm.

"It must have happened this way," Peyson informed me in the hearing of all, simply because I chanced to be the latest to arrive. "The burglar must have broken through this library window, and after that it was easy to find his way upstairs and get the pearls. He must have gone out of one of the side doors, for I found it unlatched this morning."

My duty, of course, was to save all I possibly could for Donegal Dawn to work upon, and in that I was only partially successful. For the mere fact that Peyson announced that a famous criminologist had been sent for to solve the case only added to my difficulties. Every precious member of the house party insisted upon searching for his own clues; there were at least a half-dozen who bloomed into professional detectives on the spot, and some were even willing to gamble on the color of the burglar's hair.

So it was with considerable effort that I finally succeeded in barricading off a portion of the library and placing two maids on guard with absolute instructions that not another thing should be touched. I took up my own position with Barney, the gardener, just outside the broken window.

THAT house party was experiencing a keen thrill such as few groups of the kind ever feel, and it was only when I discovered a few red stains upon the grass under the window that I was able to start them off over various portions of the grounds searching for traces of blood.

It was just following the beginning of that search that Jimmy Peyson really startled me.

"That person LeRoy isn't up yet," he informed me, with a feeble attempt at unconcern. "Rankin, the butler, says he hasn't been able to make him hear, and it's nearly eleven o'clock. Do you think the poor beggar could have taken too much last night? He isn't at all well, you know, and that malaria, or whatever else it was he caught down South last winter, hangs to a person like the very mischief."

"It seems to me that everybody slept late, if what I hear is true," I replied indifferently, for I had enough troubles without worrying about LeRoy.

"It's dashed funny," Jimmy agreed, and I could see that there was something upon his mind which he had not yet confided to me. "Everybody did oversleep, except myself and the servants. But—Hello, what's this?"

The object of Peyson's interest was an automobile which dashed off the main road up the driveway, and which, I could be quite certain, totally thrust all thought of the somnolent LeRoy into the background.

"It's Dawn!" I declared, with considerable gratitude. "Thank goodness he's here. I've had enough of this watch-dog stuff. He must have made a fast run from the city."

Donegal Dawn, it appeared, had instructed the chauffeur that the speed regulations had been temporarily suspended for his benefit, and that, he explained instantly, was because of the peculiarly strong wording of my telegram. So to hide my confusion, I took possession of his grip, and it was only a matter of brief minutes before Dawn had heard the preliminary statements and was going about his investigations in his own way. For there had been but two short stories to be told. Rankin, the butler, recited in detail how he had found the broken library window and the unlatched side door, and of how he had immediately notified Mr. Peyson, but beyond that he had no information to give. Peyson's statement was but little more illuminative.

"Science is an interesting thing," said Dawn. "It tells us that the blood corpuscles of the human being are round."

"Rankin wakened me quite early," Jimmy informed Dawn. "I called to Mrs. Peyson, and when she didn't answer, I went into her room. I saw instantly that her jewel box was open and that the pearls were gone."

"You looked for the pearls at once?" Dawn interrupted.

"Yes. Rankin had been somewhat excited. He told me the house had been burglarized, so naturally I thought first of Mrs. Peyson's pearls. They were the only really valuable piece of jewelry in the house, and I was quite certain that if a burglar had entered the place it must have been the pearls he was after. When I had succeeded in waking Mrs. Peyson, I knew at once that the string had been stolen."

DONEGAL DAWN, as was characteristic of him on three scattered occasions when I had previously seen him at work, broke off suddenly, as though no longer interested in Jimmy's statement. He walked briskly toward the broken window around which I had managed to hold the human barricade, and it was strange to see the keen interest which his every movement aroused. They were flocking about like eager ring-side spectators, and as Jimmy Peyson noticed this I could see a keener light in his eyes.

"Got them on a common ground at last," he whispered in passing, "and that is curiosity."

But there was no opportunity for me to answer, since Donegal Dawn was claiming my full attention.

"Good work, Bradly," he complimented. "You may have saved me a lot of work by guarding this window. Now, Brad, if you will kindly open that grip and be ready to hand me anything I may need."

With that he dropped upon his knees before the window, plucked a blade of grass and held it up to the sun. It was one of those which I had already seen was stained with red.

"We've been searching all over the grounds for more blood," Mrs. Grudger called out excitedly. "I think we've found a couple of drops behind the garage."

"Thank you," Dawn returned succinctly. "Brad, detail somebody to guard it."

This lot fell to the husband of Mrs. Grudger, who, being the lady to discover the clue, was manifestly unwilling that the honor should pass from the family. From that moment Dawn worked mechanically, almost as though unconscious of the strange cluster of excited spectators about him.

"Please reach me some of that dilute hydrochloric acid, Brad." Dawn spoke barely above a whisper, and as he scraped the red coating from the blade of grass and dropped it into the liquid, even the more excited ones appreciated that the criminologist was making some test just a trifle beyond their comprehension.

It was Phillips who seemed to grasp the meaning of that test.

"Is it blood?" he asked, and his voice sounded unnatural through the silence.

Dawn mumbled some vague reply, which was his way, then rose quickly to his feet.

"The compass, please," he muttered again. "These winding roads have me all mixed up in my directions."

The compass, it appeared, occupied some place in his chain of investigations, for he abruptly walked completely round the house with the cluster of spectators behind him, and in his slow progress he appeared to be studying each window and doorway carefully, and noting at the same time all its surroundings.

"That mob, I suppose, has been chasing all over the grounds all morning," Dawn grumbled. "They had three hours the start of me, and in that time they must have trampled everything out of sight. Still there may be a footprint somewhere."

THIS time Dawn remained upon his hands and knees below the broken window for a considerable length of time, and since the past had taught me something of the man's mannerisms, I was conscious that he had discovered something of interest. Again he took out the compass, as though doubtful of the former reading, then abruptly he shot a question across his shoulder.

"Was it moonlight here last night?"

"Perfect moonlight," Phillips answered instantly. Dawn appeared to lose all interest in that point.

Almost before Phillips had replied, he was upon his feet again, examining the broken pane of glass. The window, I had observed, was of the swinging variety, normally held fast by a catch inside, and it was just above this catch that the glass had been broken away. But Dawn, I could see, was examining the inner surface of the glass with great interest, then just as abruptly his interest in that vanished, and he beckoned to me.

"We will take a look over the inside of that room, Brad," he remarked casually. "Bring along the grip, please. The rest, if you please, will remain outside."

The library of Barney Hollow was one of those spacious rooms elegantly fitted up with furniture far beyond the needs of any summer home, and just here, as we were passing through the main doorway of the house on the way to the library, Donegal Dawn made an astonishing remark.

"Don't you think Peyson is a bit extravagant to fit up this place with genuine leather cushions?" he asked so casually that, trained though I was to look for the unexpected, I could not help staring in amazement.

"Yes, they're in the main living room," I managed to gasp. "But how in the world did you know? It is just across from the library, and you couldn't possibly have seen from the library."

"I didn't see," he returned calmly. "Now please help me, Brad. What I want is one of those leather cushions whose surface has recently been cut or scratched. Don't miss one of them."

Though considerably mystified by this apparent digression from the purpose of Dawn's visit, I still searched carefully through the living-room for the kind of a cushion which Dawn wanted. In the end, however, he found it himself, and just there I was slightly humiliated to notice that it was one of those cushions which I myself had previously examined.

But Dawn had a microscope upon the cushion, and was working through the tiny scratches and punctures with a pair of tweezers. Just as I reached him he gave a satisfied exclamation and rose to his feet again.

"I would like to meet Mrs. Peyson," he remarked. "Please introduce me."

Continued on page 50

THE VALLEY OF THE PAST

By CHARLES LUGRIN SHAW

HIDDEN away in the pine-clad foothills of the Cariboo mountains in central British Columbia, isolated from civilization save by an old wagon road which cuts through a moose-haunted wilderness of canyons and cottonwood forests, lies the Valley of the Past. Half a century ago its name was on the tongue of thousands. It was the mecca of a short-lived but tumultuous pilgrimage—the rainbow's end. To-day the Valley of the Past sleeps quietly. There is nothing to disturb it. The only humans there—scarcely two hundred now—love the solitude and calm of the Valley; they would not have it otherwise. Most of them are rugged children of fearless men and women who during the early sixties smiled grimly at danger and toil in the quest for gold. For it was gold, that most alluring of material elements, which drew to the bosom of the Cariboo country, the Valley of the Past, the daring restless spirits of the time; flashed before their eyes the vision of opportunity and success and then, as destiny decreed, gave them what they sought or scoffed at their defeat.

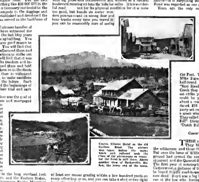
The Beginning of Pacific Coast Development

DESIRE for gold and fortune, and with it all adventure, was the driving motive behind that human phenomenon that was known as the Cariboo Rush. It did not last so very long, but long enough to stamp home an impression that still lingers not only in the material development of a marvellous country but in the spirit of the pioneers of British Columbia and the generations that have followed them.

The Cariboo Rush was more than a movement, considerably more than a commercial proposition, or a dollars and cents industrial development. It marked the birth of Canada's largest province as a worth-while territory, as a source of wealth in its most tangible form. But the fact that the Cariboo yielded something like $50,000,000 in the precious yellow metal was but a necessary incidental to the bigger consideration. The stampede to the diggings and the conditions that followed established and developed the rugged human fabric which has served as the backbone of British Columbia's progress.

Seek out, if you will, the real pioneer families of British Columbia, those that have witnessed the growth of the province during the last fifty years or more and who shared in its upbuilding. You will find that most of them have good reason to remember the Cariboo Rush. You will find that it was the Cariboo Rush that influenced them and their forebears most in their decision to strike out for the unknown west. You will find that it was the lure of the Cariboo, with its freedom and inspiring open spaces, that gripped them and held them there, and that spurred them on to the deeds that made history. It steeled them to withstand hardship of the bitterest kind, to make sacrifices and toil with their hearts in the future. Such were the people who fashioned the beginnings of British Columbia, such was their trial and such the spell of the Cariboo.

Half a century ago the Cariboo was the goal of thousands who left their homes and mortgaged their lives in their quest for fortune. They came from the British Isles and continental Europe by way of the Isthmus of Panama and Cape Horn, in windjammers that took months to make the trip. They beat their way up from California in the frail steamboats accepting the risk to life as a matter of course. They were inured to hardship. They were men of determination and daring who had counted the cost of this venture into an unknown land, had considered its difficulties and held them as nothing compared with the possible achievement. They made the long overland trek from the farm lands of Ontario and the Eastern States, across the prairies and the dangerous Rocky Mountain passes with hardship as a constant companion. Many of them never reached the end of their journey. The canyons were too treacherous and they dropped out of the struggle early. Others, more determined and with rugged physique, pushed on and found their El Dorado—or their ruin. Some fulfilled their ambitions, more of them failed, but all of them were a part of the Cariboo army which made its pilgrimage into the unknown under conditions which only heroes and desperate men could dare to face. And behind these reached other thousands—traders, expressmen, cattlemen, settlers, and most of them stayed to watch the country grow and produce. These men, their wives and children are to-day the human sinew of the Cariboo country. They stayed after the argonauts who led them had either met their success or faced their failure. They stayed because they did not regard everything, even life itself, in terms of gold.



Centre, Clinton Hotel on the old Cariboo Road. The picture was taken before the motor truck and railroad took the place of the picturesque ox teams, but the hotel is still there. Above, another view of Barkerville. Below, the lower end of the town.

The Town That Hasn't Changed

IN THE centre of the Valley of the Past is the ancient town of romance, Barkerville, capital of the old gold country and years ago the goal of fortune-hunters. It has borne its years well. Time has touched but lightly upon Barkerville and to-day it is virtually as it was half a hundred years ago. There is no place in the world just like it or even similar. Here even yet you can see with your own eyes the streets once trodden by the feet of the gold seekers, the saloons and dance halls where they bought their entertainment with "a poke of dust," the creeks where they panned for gold, the roads where the pack trains plodded. But you can do more than that. You can see some of the men and women who were a part of the old stampede and who, gripped by the spell of the Cariboo, have lingered there, content to watch silently the passing of the seasons, the coming and going of the few strangers who wander into the valley, and dream of the days that have gone before.

There's only one way to get into Barkerville, unless you want to make the long hike over the pack trail from the 150-Mile House, to the south, a much longer route and open to traffic only once in a while. If you would travel with a waggon at any rate there is the sixty-mile highway from Quesnel that zigzags past lake and creek, with big pines and cottonwoods and willows as a natural boulevard running up into the hills for miles. It is a wonderful road—not for its physical condition, for it is none too good, but beside its scenic wonders you can count on seeing deer and bear tracks every time you travel it; you can be reasonably sure of seeing at least one moose grazing within a few hundred yards on every other trip or so, and you can take a shot or two right from the roadside—in season—at flocks of the fattest, honking wild geese you ever saw, fresh from the feeding grounds in the Peace River country.

The Port of Barkerville

QUESNEL you might describe as the port to Barkerville, but if you did that you probably would incur the wrath of Quesnel's population, because Quesnel fancies itself not better exactly, but just a little more important than Barkerville, certainly in no wise subordinate or tributary. It has a considerably larger population for one thing. It's on the main line of the Pacific Great Eastern Railway for another and right at the junction of the Fraser River and the Quesnel River—ideal location for a big interior metropolis of the future, holding the keys to unlock the riches of thousands of acres of potential farm land, and of limitless pulpwood forests.

Like Barkerville, Quesnel has a romantic past. It used to be a distributing centre for the Hudson's Bay Company in the earliest days. Indians in their long canoes hewn from logs and trappers from the fur country made it their base of operations. Under a rude shelter of pine bark between Quesnel's main street and the shore line just below is a reminder of the old trading period—a sixty-foot canoe, said to be the longest in the world.

You can make the journey from Quesnel to Barkerville by motor stage or on horseback as you see fit. The road is the final link in that most famous of Western Canadian pioneer highways, the Cariboo Road. A description of that road is a story in itself and it would make a long one. No single narrative could sum up the conditions of old British Columbia and sketch the prevailing spirit of its people more thoroughly than such a story. In many respects the Cariboo Road has served central British Columbia as the Nile has served Egypt, as the Appian way served Ancient Rome. It was the greatest factor for colonization before the C.P.R.

Reaching from Yale, the head of navigation on the Fraser, to the mines of the Cariboo, a distance of nearly four hundred miles, built in three years, in one place supported by piling, in another by masonry fills, sometimes on colossal crib-work, the ruins of which may still be seen, sometimes cut through a sheer rock bluff, at one place almost at the water level and a few miles further on so high in the mountains that the river below suggests a winding grey ribbon—is it surprising that fifty years ago the Cariboo Road was regarded as one of the world's wonders?

Years ago the only means of communication with Quesnel from the south and north was by water. But the last stern-wheeler has vanished from those waters, probably never to return. The railroad has taken its place.

The road from Quesnel to Barkerville was started early in 1864. Prior to that there had been only a rough trail from the south over which the pioneer miners had tramped a couple of seasons before to find the first gold in the Valley of the Past. These pioneers were Ed Stout, Mike Burns, "Dutch Bill" Dietz and a half-breed, Fidele. The year before in "Red Headed" Davis' store at Keithley Creek they had heard a story of the richest strike yet—a story about gold that could be picked out of the bare rock about a creek where a single pan had produced $78. In the dead of winter the party set out for the new field. They found a creek which fulfilled their wildest hopes. They called it William's Creek after "Dutch Bill" Dietz. It proved a bonanza, but "Dutch Bill" died a pauper.

Camels on the Cariboo Trail

THESE pioneers followed no fixed trail. They blazed their own way through the wilderness and those that followed them did likewise. But once the fame of William's Creek and the surrounding ground had spread the need for a waggon road became apparent and the Quesnel-Barkerville route was the result. The first year of construction carried the road as far as Cottonwood, a distance of twenty-six miles. Here will still be found Boyd's road-house, though "Old John" Boyd is now dead. Boyd was a big figure in the old days. He was one of the few who, having made a fortune in the gold creeks, managed to hold it. He handed down to his sons one of the finest ranches in the country. In the big log house will be found many relics of the stampede days, and the traveller will hear about the camels that used to travel the trail. That's something new to most people—the fact that camels were used in carrying packs on the Cariboo road. There were twenty-one of them in business at one time, but they didn't last long. The hard roads and the wet winters were hard on them and they stampeded mule trains whenever they met. Altogether the camel did not prove a very successful venture and this was his first and probably his last appearance in Canadian history.

A pen picture of Billie Boucher who has been a guide and interpreter all his life, who was in his hey-day at the time of the Gold Rush, and is content to end his days in the Valley of the Past. Below, Barkerville in the old days.

Because of the richness of the diggings, road contractors found it hard to get workmen. Men wouldn't work for road wages when they could pan more than twenty-five dollars in a day. Chinese were brought in to help—probably the first to enter British Columbia. In the Fall of '65 the last link to Barkerville was complete. The job had cost $130,000. But freight to Cariboo dropped from 75 cents to 15 cents a pound.

Some of Those Who Remain

YOU ARE apt to run into some mighty remarkable old characters in the Valley of the Past. Crossing the river on the pontoon ferry at Quesnel brought the writer to the little cottage where Billie Boucher has lived for so long as most people care to remember. Billie Boucher is a tall, rather imposing figure—a typical human relic of the days that are gone. Eighty-three years old is Boucher and he has been a guide and interpreter all his life. He knows the Cariboo as few men know it. He was a messenger to Sir James Douglas, the great road builder and colonizer, who governed British Columbia after the era of the Hudson's Bay Company control in 1851-63. Boucher's mother was the daughter of an old trader and the wife of the French Canadian guide who accompanied Sir James on his incursions into the wilds of what was then New Caledonia. Boucher can recall the day when his mother went outside the stockades at Stuart Lake to plead with a hostile band of natives to spare the governor who had been forced to seek protection inside. Billie Boucher takes more pride in that incident than anything else. It was one of the first things he told us about and he smiled as he spoke with tear-dimmed eyes.

"She save him, too," Billie Boucher assured us. "She talk and they understand. By 'n' by they go 'way and then be friends. My mother—she do that. I just small boy, but I remember."

Then we met the "Duke of York." Just why they call him that we couldn't find out. He is another old-timer. His favorite delusion is that he owns rich gold claims. He might make a good promoter for some sure-thing mining corporation except for the fact that he is almost stone deaf.

"Blacksand Pete" Nelson works on one of the bars a few miles north of Quesnel. He is a little man with shrewd eyes and probably tells the truth when he says he has "a good thing," something that pays him more than ten dollars a day in gold. Some of it so fine and compact that it belongs to the wire-gold class. But Pete Nelson's hobby is telling the world that the Fraser River's black sands are worth fortunes if someone would just get in and work them with the proper equipment. He thinks dredgers would turn the trick, and so do a lot of others with whom we talked. The Guggenheims investigated dredger possibilities on Antler Creek before the war and it is rumored that big developments are coming. Maybe "Blacksand Pete" will be vindicated then.

Henry Jones of Lightning Creek

AT WING DAM, we introduced ourselves to Henry Jones, who lives on the shores of Lightning Creek.

But Henry Jones is something more than a character of the Cariboo. He is a patriarch, a little white-haired monarch whose kingdom is boundless. "I don't own so very much land, but me, I enjoy it just the same," said Henry Jones. "I can go up to Lover's Leap and look out over those rolling hills and down into the creek, and I know there is nothing to stop me from wandering through those forests or to hold me back from the creek. What more could I want? Can't I call them mine?"

Henry Jones the Patriarch of Lightning Creek. He made his money in the early days enough to take him back to his native Wales. But he heard the West a-calling and is back to end his days in the land he loves.

The philosophy of Henry Jones is a pretty one. It seems wonderfully appropriate for such a generous country.

He came out from his native Wales on the sailing ship Rising Sun. That was in '63. He was among the first to reach the Cariboo and made his fortune early. He returned to Wales to live in comfort with his people, but he couldn't stay. There was a fascination in the Cariboo that lured him back. He couldn't fight down the influence nor did he particularly try to fight it.

"It's because a person feels so free up here," he told us. "There's no place on earth where a man can be more independent and yet be comfortable. There is always land in the forests and pay dirt in the creeks. No one with brains and the will to work can starve up here."

Henry Jones reflects the spirit of the pioneers and their children. They thought so well of him that they elected him to the legislature years ago and when he spoke the house listened and heard the voice of the Cariboo. His hair is snowy white and his step just a little faltering, for Henry Jones is getting old now, but he will tell you that he's seventy years young and that years don't count anyway.

"I'm like Ah Jiu," he explained. "Ah Jiu is a Chinese miner. He was on in years when he came here fifty years ago. He's still panning gold on the Swift River and he says he'll live as long as he works. If he quit he says, he'd die."

We reached Barkerville at dusk. The approach is impressive. We swung along the shore of Jack o' Clubs Lake at a gallop. You've got to gallop the level strips if you want to cover forty Cariboo miles in a day. Jack o' Clubs Lake is about four miles out of Barkerville. Towering above it to the east are the gold hills that sink down into the Valley of the Past. The Lowhee hydraulic mines are there, and the débris washed down spreads out fan-like into the meadow land below, seventy feet deep in places. Moose come down almost every night to promenade and graze. There were flocks of geese overhead when we passed and we met a settler coming from the lake weighed down with fish as long as your arm.

With the lake and the mine tailing at our backs we hurried on and as the landscape stretched before us, disclosing a new and broader vista at every turn, yellow meadow land in the fore, brown rocky hills behind them, with snow-capped mountains stretching back into the horizon, there was a feeling that gripped me then and whispered that we were entering the Valley of the Past.

The grass-tangled graveyard at Barkerville is the first sign of settlement you meet. It helps to keep up the atmosphere and pound in the dramatic element. By the time you reach Barkerville you can't help contracting something of the Cariboo contagion and wondering at its charm. Silent forests and gaunt hills make the picture, with here and there a quaint inhabitant to provide the human touch. The graveyard at Barkerville did not seem out of place. It seemed to fit in as one of the obvious features because here was the place where people lived in the past, where the slightest suggestion of the modern seemed like an intrusion.

The Town Without Taxes

BARKERVILLE looks the part. You can't see it until you're almost into it because it's hidden by trees, but there's no mistaking it for any other hamlet. The buildings are old and unpainted. They lean forward or slant to the side as though the merest tremor would cause disaster—grouped so close together that you would think real estate was priceless, yet no one owns land or pays rent in Barkerville. More than half the buildings are vacant. Long ago the government fell heir to the property they occupied because of unpaid taxes, but the government repudiated ownership. So Barkerville just exists and Barkerville's people pay nothing for the privilege of living there.

When we drifted into Barkerville's one hotel, Old Bill Brown, humped up before the stove in the room that posed for a lobby, scowled at us and shifted irritably in his chair. Next morning he got his things together, tied them in a red bandana handkerchief and started back to his cabin in the mountains ten miles away.

"This place is too blamed civilized," explained Bill Brown as he left the hotel. "I'll come back when it's quieter around here."

Optimists give Barkerville a population of 188. Ten guests at the hotel constitute a crowd. Their visit is an event to be talked about, because such things don't often happen—all in one day.

Bill Brown of Barkerville

THERE is only one Bill Brown of Barkerville, but he is a characteristic survivor of the gold rush days—a long-limbed, somewhat stooped figure with long grey beard and eyes that seem to see nothing except the image of what used to be. He, like other Barkerville folk, looks upon the present with tolerance and upon the future with neither enthusiasm nor hope. But he and his neighbors are contented. They merely ask to be left alone. They will be satisfied as long as Barkerville remains as it was half a century ago, that is to say, as it is to-day.

Bill Brown has been living near Barkerville nearly sixty years. He has been there so long that he has lost all conception of the outside world, but he doesn't care. Always exposed to the grim realities of life in the open spaces of British Columbia's northland, he finds enough in his daily activities to interest and satisfy him.

Bill Brown doesn't care for conversation with the new generation or strangers. He would rather stroll down to the old cemetery and ponder over the days that have gone before. He can see there the grave of John A. "Cariboo" Cameron, reputed to have made the largest single fortune in Williams Creek.

The Cameron claim yielded during 1863 from forty to four hundred and twelve ounces to each of three shifts per day. Cameron brought out about $150,000, his share in its output for three months, went east, made some poor investments and returned without a cent. He never "came back" financially and died in poverty. They buried him just opposite his old workings.

Bill Brown will tell you all about it, and he will tell about the other famous Cariboo figures: Judge Matthew Begbie, whose rule struck terror into the heart of law breakers; "Old Man" Diller, who took out one hundred and two pounds Troy in a single day; John Kurtz, who tried to

Continued on page 54

REVIEW of REVIEWS

The cream of the world's magazine literature. A series of Biographical, Scientific, Literary, and Descriptive articles which will keep you posted on all that is new, all that is important and worth while to thinking men and women of the world to-day.

Empire Free Trade Forecast

How Far is Preferential Trade Between Mother Country And Overseas Dominions Possible?

JULIUS L. F. VOGEL

THE POSSIBILITY of the Mother Country and the various parts of the Empire coming to some agreement with regard to a policy of Free Trade or at any rate of preferential trade within the Empire itself is discussed by Mr. Vogel in the *Nineteenth Century*.

He does not suggest any definite policy, but sets out very clearly the commercial necessities of the Empire to which local considerations would have to be subordinated.

Here is the problem under two heads as Mr. Vogel sees it:—

"Can any means be found to induce the Overseas Possessions to exchange goods with the Mother Country on a Free Trade basis, involving immense sacrifice of revenue?

"Can any means be found of inducing the United Kingdom to purchase preferentially from the Overseas Dominions all the products they can offer for which a demand exists at home?

Perhaps, at this time, it may not be amiss to summarize the commercial necessities of the Empire, if all local considerations are to be subordinated to the great whole, by setting out what may be described as the Articles of Faith of a Citizen of the British Empire:

1. "The British Empire must be so constituted as to make every citizen of the Empire realise he is living under the same laws, has the same freedom and the same protection wherever he may be within the Empire.

2. "Each part of the Empire while fostering and safeguarding its home industries, must take into consideration the effects of any protective policy in relation to other parts of the Empire.

3. "The wealth of the Empire as represented by its production of raw materials, must be centralised as nature, climate and conditions have determined, and each part of the Empire must strive to develop its inherent wealth by economical production of its natural resources.

4. "The manufacture of finished goods from raw materials must be encouraged to proceed where within the Empire such manufacture can be carried out most economically and to the best advantage.

5. "The creation of industries by artificial protection in places where manufacturing *per se* is uneconomical must be discouraged.

6. "Free Trade within the Empire and protection against unfair dumping from outside must be the ideal aimed at, even if unattainable in the immediate future.

7. "It must be remembered that the administration and protection of the Empire requires a substantial contribution from all parts of the Empire, and that this can be obtained only from the earnings of the population.

8. "The United Kingdom hitherto has contributed an overwhelming proportion of the funds required for protecting the Empire and this contribution has been drawn mainly from the wage earnings of the people of the United Kingdom, whose output of raw materials is insignificant.

9. "By directing a steady flow of raw materials to the United Kingdom the Overseas Dominions will enable the home population to continue to earn such wages and thereby contribute their proportion of the moneys required for the protection of the Empire.

10. "By cutting off the supply of raw materials sent to the United Kingdom and by manufacturing under artificial protection finished goods locally, the Overseas Dominions will so diminish the income of the United Kingdom as to necessitate largely increased contributions from their own pockets to the imperial purse.

11. "Finished goods manufactured under artificial protection must of necessity be more costly and will fail to compete in the open markets of the world, and in this way the income of the Empire derived from export trade will diminish.

12. "Conditions of production of one material (freight, labor and markets combined) govern the cost of production of every manufactured article. Hence it is possible to ascertain where within the Empire every form of manufacture can be conducted to the best advantage. Imperial considerations call insistently for a policy which will encourage manufacturing in the most favorable locality or localities.

13. "Large movements of goods overseas, even involving the carriage of raw materials to a distant factory and the return of the finished goods, are not, of necessity, uneconomical, since ocean transport on a large scale can be conducted cheaply and by such reduction in cost carriage of goods for other nations can be conducted at a profit to the Empire.

14. "The British Empire, as a whole, can produce practically every commodity required for its own consumption and a large surplus of manufactured goods for sale at a profit, to the rest of the world. To carry this into effect, unselfish co-operation of all parts of the Empire is essential, and this co-operation should be the aim of every citizen of the British Empire."

When Should a Man Marry?

Choose Your Wife While Young, But Get Savings Account First

HENRY FORD

SOME excellent advice to young men was handed out by Mr. Ford to Albert Sidney Gregg who interviewed him on behalf of *McCall's Magazine*. Mr. Ford would not give his views hurriedly; he asked Mr. Gregg to stay with him for a few days. Some of his sayings are well worth quoting. When asked whether he would advise young people to marry before the young man owns a home, his reply was:—

"Why not? *Two can work and plan better than one. And besides, one of the pleasures of married life is in working and saving for a common object. Buying a home on the instalment plan has been the making of many a couple.* However, I do think that it is desirable for the young man to have enough saved to make a first payment on the property, no matter how modest it may be, and he should be able to furnish it without going into debt. Start modestly and grow. Everything in this life is an evolution. A home is no exception. Mrs. Ford and I began in that way and we have found a great deal of happiness in working out our problems together. If a young couple can agree to start modestly, pull together and work, nothing can stop them save sickness, accident or death. Even if they are unable to make a first payment on a home or pay for their furniture all at once, it is a safe venture if they are united and are content with the simple life at the outset. A young man sometimes does an injustice to a young woman by not stating the situation to her frankly. I am sure many young women would gladly begin with a pine box for a kitchen table if by so doing a start could be made that would lead somewhere. A little sober common sense is all that is needed in a matter of this kind."

Mr. Gregg asked him what advice he would give the young man working in a shop or office for small pay who wished to marry.

"The fact that a young man has been on the pay roll for a long time or wishes to marry is not enough to justify an increase," said Mr. Ford. "He must get results of some kind. Many young fellows, especially those employed in offices, fall into a routine way of doing their work that eventually makes it become like a treadmill. They do not get a broad view of the entire business. Sometimes that is the fault of the employer, but that does not excuse the young man. Those who command attention are the ones who are actually pushing the boss. To be specific, get books and read up on the industry in which you are employed. If you are working in a bank, study banking. If you are selling clothing or dry goods, study the business from every angle. Get ready for a promotion before there is any actual vacancy. Be prepared for your opportunity when it comes. It pays to be ahead of your immediate job and to do more than that for which you are paid. A mere clock watcher never gets anywhere. Forget the clock and become absorbed in your job. Learn to love it. If you follow out these suggestions you will not have to ask for an increase in most instances.

"Books on almost any trade or occupation can be obtained at the city library, and there are all sorts of schools and night classes that can help you to obtain special training. There is absolutely no excuse for a man to remain ignorant or untrained in these days. All it takes is a few evenings a week and a set determination to win. Suppose for a start that you do your dead level best for just one day. Get on the job ahead of time, put your work through rapidly and thoroughly, cut your lunch hour a bit and don't quit until a few minutes after quitting time. Try it for one day just to see how it feels to deliver one hundred per cent. to your employer. If you do that for a week maybe you won't have to go to night school."

"Should a man talk over his business affairs with his wife?"

"Certainly. Isn't she his partner? And besides, she may have more sense about some matters than her husband. Two heads are always better than one."

Speaking of the effect of equal suffrage on morals and matrimony Mr. Ford said:

"It will raise the standards all along the line. Women will be broadened by their studies of problems of government including taxation. Hitherto women have been somewhat narrow about such matters through no fault of their own, because they were not forced to deal with the big economic questions underlying government. This development of a larger understanding will affect the home and the education of children. It will give the wife a better insight into her husband's business or job."

ARTICLES IN THIS DEPARTMENT

Empire Free Trade Forecast	*Julius L. F. Vogel*	28
When Should a Man Marry?	*Henry Ford*	28
Britain Ruled by the Press	*P. W. Wilson*	29
Lights Make Costumes Vanish	*New York Times*	29
Page Inspired Sir Edward	*Burton J. Hendrick*	29
De Reszke as he is To-day	*T. P. O'Connor, M.P.*	30
New Pontiff Shatters Precedent	*Literary Digest*	32
Negro Wins Literary Distinction	*New York Times*	32
Soviet Government Comedy	*Daily Telegraph*	32
What is Nervous Breakdown	*Dr. Alice E. Johnson*	33
Surgeon Dissects Happiness	*Sir Alfred Fripp*	33
Has Socialism Had Its Day?	*William Macdonald*	34
Tricks to Trap Your Cash	*Edward H. Smith*	35

Britain Ruled By The Press

English Journalist Says British House Has Lost Charm And Power

P. W. WILSON

"IT IS through the press and not through parliament that Britain is being governed to-day." Such is the bald assertion made by P. W. Wilson in an article on "Lost Prestige of Parliament" printed in *The New York Times Book Review and Magazine*. Lloyd George holds that things cannot be done by public meeting. "In his view," writes Mr. Wilson, "the House is the grand inquest of the nation.

"Mr. Lloyd George knows how to dominate the House but his real contact with the people is not through Westminster. He does not listen as Gladstone used to listen even to the humblest member, whether he had anything to say or not. He gives his information to the press and it is from the press that he gets his information. If he has the newspapers on his side he reckons, and usually rightly, that he will have the House on his side also. And he finds from experience that the knowledge of the average member on average topics is neither more nor less than what he has found in his morning journal. It is the business of newspaper correspondents to know more than others."

Mr. Wilson believes that it is only the Lloyd George personality that is holding the British House together. No longer is there a flow of striking oratory from the back benches—or elsewhere. On many days the House is scarcely reported at all in the press. "As a deliberative chamber," he writes, "the House has sadly declined." Since the vote was extended to the masses and to millions of women who have never studied parliamentary traditions closely, there is no longer a cultured, sympathetic audience for a real parliamentarian. And the lack of interest of the bulk of this new electorate is indirectly responsible for the scant newspaper space which is now given to debate. "We have to remember too," he proceeds, "that the former House of Commons was recruited from parliamentary families whose ambition from generation to generation was to govern the country. Many parliamentary families have been shot to pieces by the war or taxed into poverty. The electors have found new men, the Bottomleys and the quickly-rich and the trade unionists, all of whom enter 'the best club in Europe' without having in them what used to be the particular 'common sense' which is so real yet intangible."

"The new representatives who have taken the place of trained parliamentarians do not care to sit and listen to brilliant debate by members of longer experience; they want to rush in and make their own voices heard. They are governed neither by grammar nor sequence in their choice and use of words, while as for Greek and Latin, those are languages, which, if not dead, must be murdered."

Democratic dictatorship and woman's votes have failed to bring forth a single intellectual giant. Mediocrity is the rule instead. As for the workingman's influence, "The failure of Labor to develop an effective parliamentary type is one of the most serious disappointments in British democracy. These members fight their way into the House, they are financially incorruptible, they remain honorably poor, and yet somehow they do not tell."

In conclusion Mr. Wilson asks: "If, when an election is fought within the next few weeks there will be an issue far deeper than any stated in the program of the parties. That issue is the position of Parliament. Can the democracy produce as good a race of statesmen as those who sprang with all their prejudices from the aristocracy? Can the constituencies get rid of the man of the brief moment who rose to an unexpected membership of the House at the so-called 'coupon election' when Mr. Lloyd George's nominees, whoever they might be, swept the country after the armistice? Are there men, and if not men, are there women of sufficient means and leisure to carry on the management of affairs so complicated, so world-wide, through a Parliament?"

Lights Make Costumes Vanish

Stage Scenery Altered in Appearance by Change of Lighting

NEW YORK *TIMES*

TWO Russians, one in New York named Nicholas de Lipsky and another named Samoiloff in London, have recently produced marvellous effects in stage scenery by an arrangement of various colored lights. In the London correspondence of the New York Times we read the following description of Samoiloff's work:—

"The wonders accomplished in transforming scenes, costumes and actual figures from one period of history to another by a mere change of light on the stage of the Hippodrome has set all London talking. In a revue now playing there is a scene representing a very modern damsel sighing for her lover in a frowning mountain pass. She sings, the echo answers and the audience is beguiled by the sweet sentimentality of the situation.

"Then behind the scenes somebody does something and everything is altered in a flash. The grim mountains become a Hindu temple, the frowning rocks melt into sands and palms, and the tall slender young woman turns into a stout Indian maiden. It has all been brought about by a change in light, by the manipulation of more than one hundred different switches at the same moment, and the audience is carried back three thousand years and from one continent to another. Every detail is transmogrified, and the girl, who was clad conventionally in a yellow artificial silk blouse with blue facings and a rust-red golf skirt, appears now with her bust draped in white, embroidered in black and brown, with her waist unclothed and her trousers-skirt pale cream with a graceful pattern.

"An Oriental scene follows, with the customary dances. Men and women in all the finery of the East enter and weave in and out in the mazes of the ballet. The lover comes on, to all appearance robed in the loose white garments and the trousers of certain castes of Hindus. The action grows fast and furious, the heroine is threatened by a rival, she runs to the hero for protection, and as he clasps her to his arms someone throws those switches again.

"Back goes everything to the mountain gorge, and a very modern young man in a brown lounge suit of unexceptionable cut is seen embracing the young woman in the crowd of equally modernly dressed people."

Here the changes of costume seem to create the greatest curiosity and these effects have been thus accounted for by Mr. Samoiloff:

"'It's merely a matter of establishing and utilizing a harmony between light, line and color. Is it new? Well, all the elements of it have been known for years. I have merely brought them together and worked them out scientifically and systematically. Do you remember, for instance, the postcards we had as children which showed one inscription in one light and another in another? Well, that's part of it. Then during the war we heard a lot about 'dazzle' and camouflage and how a few apparently random lines of paint would alter to the distant observer the shape of the outline of a vessel. That's part of it too. I have merely worked along those and similar lines until I got the results I wanted.'

"'But the girl's skirt and blouse in the mountain scene seemed to be of solid color and heavy material while in the Hindu scene they were quite flimsy and covered with embroidery. How about that?'

"'That's quite simple,' replied Mr. Samoiloff. 'To the colors I use in the mountain scene I applied two methods of analysis. First, I took their spectra, then I analyzed the paints used chemically. From the spectra I found into what colors the first would split up by the application of the proper kind of strong light, and by chemical analysis I discovered that a great variety of substances had been used in the original paints and colors to produce the original hues. Take for example several pieces of red material: they will seem to match exactly, but chemical analysis will show that one contains radium bromide, another phosphorine or zinc, and a third no special chemical at all. In ordinary daylight they look exactly alike, but when I begin to throw my specially prepared lights upon them they change in different ways according to the chemicals they contain. When you have worked this out very carefully as I did it will be quite simple for you to make a plain blouse look like a mass of embroidery.

"'Perhaps you noticed in the Oriental scene three of the dancers who seemed to be clothed in quite different ways: one looked as if she were wearing merely a skirt, another was draped to her shoulders, and so on. Yet when the light was changed all three were found to be clad in modern gowns, the only difference between them being in the colors of their costumes. It's really merely an application of the knowledge of how light affects colors.'"

Page Inspired Sir Edward

His "Joke" About France Seizing The Dacia Was Acted On

BURTON J. HENDRICK

THE good sense of United States Ambassador Page and Sir Edward Grey, British Foreign Secretary, working sympathetically for the same end, averted many an impending crisis, declares Burton J. Hendrick, in relating the inside story of the *Dacia* incident in the *World's Work*. The trouble raised early in 1915 by the ship *Dacia* and the way in which the difficulty was solved, perhaps illustrate the value of this co-operation at its best. In the early days of the war the U. S. Congress passed a bill admitting foreign ships to American registry. The wisdom and even the "neutrality" of such an act was much questioned at the time. Colonel House, in one of his early telegrams to the President, declared that this bill "is full of lurking dangers." Colonel House was right. The trouble was that many German merchant ships were interned in American harbors, fearing to put to sea where the watchful British warships lay waiting for them. Any attempt to place these vessels under the American flag and to use them for trade between American and German ports would at once cause a situation with the Allies, for such a paper change in ownership would be altogether too transparent. Great Britain viewed this legislation with disfavor, but did not think it politic to protest such transfers generally. Spring-Rice contented himself with informing the State Department that his government would not object so long as this changed status did not benefit Germany. If such German ships, after being transferred to the American flag, engaged in commerce between American ports and South American ports, or other places remotely removed from the Fatherland, Great Britain would make no difficulty. The *Dacia*, a merchantman of the Hamburg-American line, had been lying at her wharf in Port Arthur, Texas, since the outbreak of the war. In early January, 1915 she was purchased—or at any rate the form of a purchase was observed—by Mr. E. N. Breitung, of Marquette, Michigan, a man of German antecedents and of unconcealed German sympathies. Mr. Breitung caused great excitement in the newspapers when he announced that he had placed the *Dacia* under American registry, according to the terms of this new law, had put upon her an American crew, and that he proposed to load her with cotton and sail for Germany. The crisis had now arisen which the well-wishers of Great Britain and the United States had so dreaded. If Great Britain seized the *Dacia* then there was the likelihood that this would embroil her with the American Government—and this would serve German purposes quite as well. The German plot was not lacking in cleverness.

Sir Cecil Spring-Rice, the British Ambassador to Washington, at once notified Washington that the *Dacia* would be seized if she sailed for a German port. The cotton which she intended to carry was at that time not contraband, but the vessel itself was German and was thus subject to apprehension as enemy property. The seriousness of this position was that technically the *Dacia* was now an American ship, for an American citizen owned her, she carried an American crew, she bore on her flagstaff the American flag and she had been admitted to American registry under a law recently passed by the American Congress. How could the United States sit by quietly and permit this seizure to take place? When the *Dacia* sailed on January 23rd the excitement was keen; the voyage had obtained a vast amount of newspaper advertising and the eyes of the world were fixed upon her. German sympathizers attributed the attitude of the American government in permitting the vessel to sail as a "dare" to Great Britain, and the fact that Great Britain had announced her intention of taking up this "dare" made the situation still more tense.

When matters had reached this pass Page one day dropped into the Foreign Office.

"Have you ever heard of the British fleet, Sir Edward?" he asked.

Grey admitted that he had, though the question obviously puzzled him.

"Yes," Page went on musingly, "We've all heard of the British fleet. Perhaps we have heard too much about it. Don't you think it's had too much advertising?"

The Foreign Secretary looked at Page with an expression that implied a lack of confidence in his sanity.

"But have you ever heard of the French fleet?" the American went on. "France has a fleet too, I believe."

Sir Edward granted that.

"Don't you think that the French fleet ought to have a little advertising?"

"What on earth are you talking about?"

"Well," said Page, "there's the *Dacia*. Why not let the French fleet seize it and get some advertising?"

A gleam of understanding immediately shot across Grey's face. The old familiar twinkle came into his eye.

"Yes," he said, "why not let the Belgian royal yacht seize it?"

This suggestion from Page was one of the great inspirations of the war. It amounted to little less than genius. By this time Washington was pretty weary of the *Dacia*, for mature consideration had convinced the department that Great Britain had the right on her side. The transfer to American registry was only too clearly a subterfuge to conceal German ownership, and facts were coming to light which seemed to show that the German government was financing the whole enterprise. Washington would have been only too glad to find a way out of the difficult position into which it had been forced, and this Page well understood. But the U. S. government always finds itself in an awkward plight in any controversy with Great Britain because the hyphenates raise such a noise that it has difficulty in deciding such disputes upon their merits. To ignore the capture of this ship by the British would have brought all this hullaballoo again about the ears of the administration. But the people of France are entirely different; the memories of Lafayette and Rochambeau still exercise a profound spell on the American mind. France does not suffer from the persecution of hyphenate populations, and Americans will stand even outrages from France without getting excited. Page knew that if the British seized the *Dacia* the cry would go up in certain quarters for immediate war, but that if France committed the same act the guns of the adversary would be spiked. It was purely a case of sentiment and psychology." And as the event proved. His suggestion was at once acted on; a French cruiser went out into the Channel, seized the offending ship, took it into port where a French prize court promptly condemned it. The proceeding did not cause even a ripple of hostility. The *Dacia* was sold to Frenchmen, rechristened the *Yser* and put to work in the Mediterranean trade. The episode was closed in the latter part of 1915 when a German submarine torpedoed the vessel and sent it to the bottom.

Such was the spirit which Page and Sir Edward Grey brought to the solution of the great shipping problems of 1914-1917.

De Reszke As He Is Today

Romance of This Remarkable Singer Who is Still Active

T. P. O'CONNOR, M. P.

IT SEEMS difficult to comprehend that Jean de Reszke, one of the world's most famous singers and noted as a music teacher of renown, is still with us in the flesh, active and in possession of his faculties. Perhaps most musicians know that Jean de Reszke was an extraordinarily heavy smoker and to-day his name unfortunately may be associated in the minds of many with a cigarette which has been named after him rather than with his artistic attainments.

T. P. O'Connor, M.P., who has been for half a century a journalist and is now the "Father" of the British House of Commons, tells in the London *Daily Telegraph* of a visit which he recently made to Jean de Reszke. Mr. O'Connor says that for years he had been longing to see "that romantic figure of my youth" once again, and particularly to see how the years had sped with him and how he had survived the ghastly days of the War. Although de Reszke now lives in a sphere of artistic isolation in irreparable bereavement, he consented to see Mr. O'Connor, and the doyen of the British House of Commons spent a wonderful afternoon with the old singer. Mr. O'Connor writes:

As I journeyed along the sea coast between Monte Carlo and Nice I saw as in a vision the man, and the past of the man whom I was going to see again. It is only those of my own generation who can quite realize all the dazzling glory of that past. For de Reszke had many kinds of glory in those great days of his. His genius as a singer and an actor had about it a dazzling effect almost unprecedented. Who that was ever present at de Reszke's entrance in Faust, as Lohengrin, or in any other of his great parts will ever forget that strange pause of admiration and of anticipation that brought the whole house to an expectant hush? Except some few great orators, I have never known anybody who had this extraordinary power of de Reszke of producing that sepulchral silence in a vast and excited audience—and everybody accustomed to audiences knows that deadly silence is a far more eloquent manifestation of profound emotion than the most ear-splitting applause.

De Reszke, of an ancient historical Polish family, found himself naturally at home within social portals then inaccessible to the world of artists; he was an aristocrat among the most aristocratic. He insisted on this, not blatantly, of course, he would not have been an aristocrat if he had; but in the important particular that he accepted remuneration only when he appeared on the stage, never as a guest of society.

"A little anecdote will illustrate how de Reszke insisted on thus remaining a guest. A great financier invited him and his brother to one of his great banquets, and at the end, naturally, the artists were asked to sing. They did so. Then the host, who was generosity itself—it was in fact the late Alfred de Rothschild—presented them two blank checks. Herewith a dilemma: on the one hand two proud aristocrats asked to break their rule of accepting no fee for a performance in social life; on the other, an act of seeming rudeness in refusing what was meant to be a compliment from a host. They settled the matter by accepting the checks, and sending them back next day blank and torn.

And here, by the way, another curious little story of Jean de Reszke. He was and is a great smoker. It was one of the few joys in which his hard work and the necessary anxieties of a great artist allowed him to indulge. Suddenly he found that even this joy was about to be denied. The cigarettes he smoked were interfering with his throat and therefore with his voice. He tried every form of cigarette he could think of, American, Turkish, Egyptian; they all produced the same effect. And here entered into his life a new figure, interesting in his personality and in his career, a Russian, a fellow Slav, a devoted, sympathetic admirer for many years of the great Polish artist. This was Mr. Millhoff, who some years before, after many wanderings, had settled in London as a cigarette manufacturer. He took the case of Jean de Reszke in hand and succeeded in producing a cigarette which the artist found he could smoke with perfect impunity.

"How would I find de Reszke?" I asked myself as I was journeying along the Mediterranean coast from Monte Carlo to Nice. Never did a great artist land on asylum more suited to his retirement—on the one hand by remoteness from the noise, and on the other by its proximity to that throbbing life of a beautiful city in the only perfect winter climate in Europe—than de Reszke has found in his villa at Nice.

"I felt something like a quickened pulse as I found myself at last in the presence of the great artist who had made so many millions of hearts throb in every capital of the world for more than a generation. Like all really great figures, the artist was simplicity and modesty itself. You might take him for a good-humored man of business who had retired after years of hard work and prosperity, except that he had the infectious gayety that goes with the artistic temperament—a gayety triumphant over tragic suffering. If you wanted to realize how, and to what an abyss, tragedy in the life of de Reszke had descended you had to look first at a portrait that stood on one of the tables and then at two of the female figures of the artist's family circle. The portrait was of a singularly handsome youth with features of perfect classic regularity, a sweet smile, charming mouth, and the look of triumphant youth in its early twenties. Then as you looked from the picture to the figure close by, you found its reflection almost as though in a mirror—the same beautifully moulded features, the tiny nose, the tiny mouth, the air of aristocratic distinction and of exquisite sweetness, but not in triumphant youth but in a face shadowed by the spectre of incurable and ever-haunting sorrow, and you knew that you were looking at the mother of the boy in the picture. You realized the tragedy at once: that the boy had died as a volunteer in the French army, leading his troops, dying at once for the liberty of France, the land of his mother, and for Poland, the land of his father.

Then you looked at another figure, as much indicative of vigorous life as the other was of haunting despair. Imagine a young woman, broad-shouldered, fully six feet high, with a look of daring gayety and even mockery in the face. This was the daughter of Édouard de Reszke, the brother whom the war had killed. I cannot describe the charm of these two women.

"It was a wonderful afternoon, for John McCormack, the great American tenor, had come over from Monte Carlo to sing to that large school of young artists who are seeking instruction and inspiration from Jean de Reszke—a strange and interesting group, especially in its testimony to the extraordinarily great influence of the artist as a teacher, so long after he has ceased to appear on the stage. These pupils came from all parts of the world.

"When I think of de Reszke I see him eager, infectiously humorous, talking to everybody, leading the chorus of applause to McCormack, explaining the points to this pupil or to that, above all exercising those marvelous powers of mimicry, of good-natured caricature, which still remind you that you are with the greatest of actors as well as the greatest of tenors of his generation. You mention a singer, and at once de Reszke poses with mock heroic splendor, begins to sing in a ridiculous voice with ridiculous gestures, and yet so lifelike is the caricature that you see the singer he is imitating before your eyes and in his habit as he once lived. And when the great tenor has ceased there comes along that glorious, tall, laughing tomboy, Mlle. de Reszke—the gigantic father, Edouard de Reszke, weirdly reproduced in that splendid daughter, as sometimes happens. Assuming the deep-throated voice of a typical baritone, she rolls out some aria until you are tempted to scream. Even the pallid face of Madame de Reszke relaxes and a sweet smile illuminates the beautiful features. And her uncle, spurred almost to rivalry by his niece, then gives you another imitation.

"There was now and then a recurrence of a sad note in the conversation of de Reszke, with all the sorrow behind. 'My brother,' he said recently, 'is dead and almost forgotten; my son has died and is also almost forgotten; soon I shall be dead and I shall be forgotten. The only thing to carry on the name is this,' and he pointed to a box of 'De Reszke' cigarettes.

But let me not end on this sad note. The most abiding impression I took from this interview was the magnificent courage with which de Reszke has conquered the worst strokes of fortune and the abiding influence he is still able to exercise on the memories of the old and the future destinies of the new generation; for when I recall the incidents of that gorgeous afternoon I find I think more of its gay than of its sad side.

"Think then, of de Reszke in retirement if you want to picture him as he is: not in the sombre silence of a tragic home, but amid something I am tempted to call the clatter of pupils eager to learn from a master who is as eager to teach. De Reszke has rallied round him the living and the young, and they bring to him their ambitions and their talents, and keep him also young, eager, active, almost gay."

Wit, Wisdom and Whimsicality

CULLED BY J L P

The Infallible Sign—When you see cigaret butts parked on the piano, hubby is boss.—Calgary *Albertan*.

* * *

The New Arithmetic—Two pints still make a quart, but they also now often make a funeral.—Fredericton, N.B., *Mail*.

* * *

Do Your Reforming Early—If a wife had as much influence as a sweetheart this would be a world of model men.—Hanna, Alta., *Herald*.

* * *

Knew His Ways—Why is your wife so jealous of your stenographer?

My wife used to be my stenographer.—Winnipeg *Tribune*.

* * *

Canny Constructive—"It looks as if Canada will have to take the seven millions Greece owes her in shoe shines."—Owen Sound, Ont., *Advertiser*.

* * *

Needs No Anti-Freeze—A walking cane has its disadvantages, but you don't have to let the water out at night to keep it from freezing.—Brantford, Ont., *Expositor*.

* * *

The Six Essentials—An epicure says that six things are necessary in order to make a home happy. The first is a good cook and the other five are money.—Calgary *Herald*.

* * *

Score One for Dobbin—There was one good thing about old Dobbin. You didn't have to haul corn to town to swap for something to run him with.—Sherbrooke, Que., *Record*.

* * *

Whether Quadro or Biped—Frank Lund says there never was an elephant that didn't look as though he ought to have his pants pressed.—Prince Albert, Sask., *Herald*.

* * *

The Zest of Uncertainty—The Washington conference got on so well that we don't know whether we'll be gassed, shrapnelled or harpooned in the next war.—London, Ont., *Advertiser*.

* * *

A Sound Argument—When a grown man gives you the benefit of an open-faced sneeze, you regret that birth control wasn't popular among his progenitors.—Stratford, Ont., *Beacon*.

* * *

Britain's Balmy Climate—"Her hat," says the London Daily Mirror, "is always exquisitely dressed and her shoes in correct shape. No more in the way of dress is required of any woman."—Saskatoon, Sask., *Star*.

* * *

The Pitfalls of Youth—A New York widower named Uthe, 50 years of age, has just married his mother-in-law. There is reason to fear that this is a case of Uthe being led astray.—Brockville, Ont., *Recorder-Times*.

* * *

The Last Stand of the Nickel—About all you can do with a nickel nowadays is to pay the preacher with it on Sunday.—Cobalt, Ont., *Nugget*.

* * *

Better Pruning This One—After the navies are scrapped a royal salute may be given by waving a ploughshare twenty-one times.—Vancouver *Province*.

* * *

Yet Many Still Covet—If it's wrong to covet your neighbor's ass, it is equally wrong to covet the hootch he uses to make an ass of himself.—Edmonton *Journal*.

* * *

You Can't Blame Them—Pessimist—A man who enters a vaudeville house expecting to see three acrobat acts and two troupes of jugglers.—Kitchener, Ont., *Record*.

* * *

The Pursuits of These are too Infrequent—Men who are always telling you things for your own good mean well, but they are awfully tiresome.—Hamilton *Herald*.

* * *

We Prefer Them Unadorned—After all, it's no great hardship to live on crusts unless the wife persists in making them into a bread pudding.—Peterborough *Examiner*.

* * *

His Days are Numbered—When you see an old boy wearing one of those loud ties, you know it is only a question of time until some vamp will produce the letters in court.—Nelson, B.C., *News*.

* * *

He Knew the Army—Sergeant—And who is this dispatch for?

Private—The intelligent officer, sir.

Sergeant—There's no such person in the army!—New Glasgow, N.S., *News*.

* * *

The Humane Kind are Scarce—News of a sale of Chesterfields will interest many a lady who thought she'd married one, but found out differently the very first morning the porridge was scorched.—Toronto *Star*.

* * *

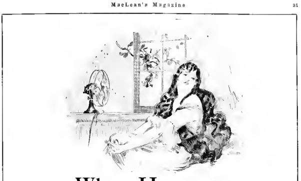
Lo, the Poor Indian—"Trial marriage" privileges that the Indians have enjoyed should be cut off, thinks the Social Service Council. Poor Lo will have to go it blind, like the rest of humanity.—Windsor, Ont., *Border Cities Star*.

* * *

Shows What Perseverance Will Do—Seventeen years ago Henry Ford walked the streets of Detroit looking for a cheap chicken for dinner. Now he can trade an auto for a chicken and get boot enough for car fare.—Fredericton, N.B., *Mail*.

* * *

The Obliging Bobby—The late Brantford Police Investigation reminds us of the story of the Chicago man who blew a whistle and eight policemen responded. "Too bad," he murmured "I only want a pint."—Peterborough, Ont., *Examiner*.



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New Pontiff Shatters Precedent

Suggests Possibility of Peace Between Vatican and Quirinal

LITERARY DIGEST

IN THE white robes of his sacred office which made a striking contrast with the scarlet gowns of the Cardinals beside him, the newly elected Pope Pius XI stood on the balcony of St. Peter's Church overlooking the crowded square to bestow his apostolic Benediction on the city and the world. The *Literary Digest* quoting from various home and foreign papers comments upon the significance of this action and shows how it portends a reconciliation between Church and State in Italy.

"Since the breach between Church and State in 1870," says the writer, "Popes had stayed inside the church to give this blessing, and by shattering this precedent in his first official act, the new Pontiff seemed to press and people to be setting the keynote of his pontificate. When the new Pope's sister in Milan was told of the act, she said she knew her brother could do nothing else in view of his profound patriotic sentiments. The Marshal of the Conclave of Cardinals promptly issued the official statement that 'his Holiness Pope Pius XI has given his first blessing from the exterior balcony overlooking the Square of St. Peter's in the special intention that his blessing should be addressed not only to those in the square and not only to those in Rome and Italy, but to all nations and all peoples and should bring to the whole world the wish and the announcement of that universal pacification we all so ardently desire.' The next day the Paris journals all seized upon the significance of the appearance of the white-robed figure in that Roman balcony, *L'Homme Libre* telling its readers how the Pope 'opened his windows to look out upon a war world overturned by war, to see empires crumbling, oligarchies disturbed and the people moving. The appearance of the white-robed Pontiff was like a ray of daylight, a sudden rift in a horizon troubled by uncertainty.' Likewise our own daily papers, in their first comment on the elevation of Cardinal Ratti to the chair of St. Peter, enlarged upon the significance of the blessing from the balcony. To the Springfield *Republican* it seemed to signalize 'a policy of restoration of harmonious relations with the Quirinal, a policy for which the new Pontiff has stood as a member of the party of Cardinal Gasparri.' The Brooklyn *Eagle* finds food for thought in the fact that Cardinal Ratti, Archbishop of Milan, takes the name of Pope Pius XI:

"'It was Pius IX who entered the Vatican a prisoner in 1871 after his troops had been defeated and the Government of Italy had confiscated the papal territories. It was Pius X who launched a policy tending to diminish some of the asperities in the relations between Quirinal and Vatican. And if prediction does not fail, Pius XI will find a way to establish "peace with honor" between the Church of Rome and the political authorities of Italy.'

"That the new Pope will build toward reconciliation with the Italian Government upon the foundation which Benedict XV laid, and that during his reign the Church will reach some kind of a compromise whereby the present condition of affairs may be terminated, is the prediction of the Philadelphia *Inquirer*. Achille Ratti had been Archbishop of Milan less than a year. But during these few months he had come into close contact in that great industrial center with some of the most turbulent elements of the so-called proletarian movement outside Russia, and had been made familiar with the struggle between capital and labor. Since it is the fashion to speak of Popes as either political or religious, perhaps history will designate Pius XI sociological.

"It is natural that American editors should look back upon the past career of Achille Ratti to discover his qualifications for the leadership of some 300,000,000 Catholics. They find a scholarly priest, a learned librarian, yet an outdoor man who has won fame as a mountain climber. They find this same scholar taken from his books and sent to troublous Poland to achieve diplomatic triumphs and then returning from Italy to display executive capacity as Archbishop in the great city of Milan. We glean from the newspaper biographies that Achille Ratti was born in a weaver's household in a suburb of Milan, May 30, 1857. He was educated in the seminary in Milan, came back there to teach, entered the Ambrosiana Library of Milan in 1888, and remained there for more than twenty years, while continuing pastoral work, eventually becoming head of the library and only leaving it to become Prefect of the Vatican Library in Rome in 1914. In 1918 the Pope sent him as 'visitor' and later 'Nuncio' to Poland. There he was credited 'with displaying,' in the words of a Catholic writer, 'such remarkable tact and diplomatic skill, and even heroism, that he played quite a leading part in the final settlement of both the political and ecclesiastical difficulties which surrounded the birth of the new Republic.' He was made Archbishop of Milan in April 1921, and Cardinal in June. Thus he had been Cardinal less than eight months when on February 6 he became the 261st Pope."

Negro Wins Literary Distinction

Native African Honored for Indicting Civilization

NEW YORK TIMES

THE PRIX GONCOURT is an annual prize awarded by the Académie Goncourt founded by the French writer whose name it bears, and the awarding committee are among the most celebrated men of letters in France. The 1921 prize has been awarded to a negro writer, René Maran. No French author would disdain this honor should it befall him, and no member of the colored race has ever won this distinction before. His book 'Batouala' is a sombre picture of everyday life among the natives of the French possessions in Central Africa. It is more a series of sketches than a novel. A writer in our contemporary gives some interesting facts about the author and his book, which we quote in part:—

"René Maran was born thirty-four years ago at Bordeaux in France. Both of his parents were of the colored race, natives of the French West Indies, his father came from the Island of Martinique, his mother from the Island of Guadeloupe. While still a young student, he began writing, and succeeded in getting a number of poems and other pieces accepted by *Le Beffroi* of Lille, northern France, a newspaper noted as being kindly disposed toward struggling young scribblers.

"Having finished his studies, the young writer took up his residence in the African wilds as a French Colonial official. The post where (if all goes well with the mails) the news of the honor conferred upon him would reach the lucky novelist sometime in February is Fort Archambault, two days journey from Lake Chad in the French possessions of Northern Central Africa. There are eleven French officials stationed at this outpost of civilization. All of them, except René Maran, are white men. Until he wrote 'Batouala' the work of the young writer had attracted little attention in literary or other circles, and the first facts about the author of 'Batouala' accompanying the news of the award of the prize, were meagre. He was a lover of sport, a redoubtable football player, one newspaper informed its readers. It was also vouchsafed that Maran was fond of taking long walks, that he had a passionate fondness for Africa and all things African. Surely, the Prix Goncourt in all the eighteen years of its existence was never conferred upon a writer about whom so little was known by those conferring it and their fellow countrymen.

"'Batouala,' its enthusiasts state in his preface, is merely a series of etchings. It takes its name from one of the principal characters, a petty chieftain of the region of Ubangi Chari, one of the four subdivisions comprised in French Equatorial Africa. Batouala, surrounded by his nine wives, his medicine men, his hunters and warriors, lives in primitive fashion in one of several villages over which he holds nominal sway. But, tho he seems monarch of all he surveys, the real power is lodged in the hands of the local French commandant and his native gendarmerie. The commandant concerns himself scarcely at all with the welfare of the natives, and is presented as typical of a system of callous oppression and injustice on the part of French Colonial officials in Africa, which is dwelt upon with unsparing frankness by Maran.

"'The white man,' says one of his characters, Batouala's father, 'has given us only three things worth while—the bed, the easy chair and absinthe.'

"There is a description of a great native dance which reveals René Maran not only as one with a remarkable fund of original first-hand knowledge of the negroes of whom he writes, but also as a writer with a Zolaesque capacity for parading details of filth and degradation and brutality. His realism is unbounded; at times he goes to lengths before which even the most extreme of modern French writers might hesitate. On the other hand, he draws pictures of the African wilderness, creates an atmosphere of vast spaces and silence and mystery which recall W. H. Hudson at his best. And always, even when his Africans are dancing and reveling at their maddest, he succeeds in suggesting the unhappiness that besets them, the sword of Damocles which the white man holds suspended over their heads.

"Maran exhorts the literary men of France to help him in an effort to better the lot of the blacks in French Africa. He intends to undertake a regular campaign in behalf of the colored race, he announces. More works with this end in view are soon to come from his pen. 'The Novel of the Negro' is the title chosen by him for one of these. Readers of the preface to 'Batouala' will harbor no doubts as to whether M. Maran will be fearless of conventions and unsparing in accusations when he launches the campaign which he contemplates. In that preface he writes:

"'Civilization, civilization—pride of the Europeans and their charnel house of innocents'—Rabindranath Tagore, the Hindu poet, told one day at Tokyo, what you really were!

"'You build your kingdom on corpses. Whatever you may wish, whatever you may do, you move amid lies. At sight of you, tears spring up, pain cries out. You are the force which downs right. You are not a torch, but a conflagration. Whatever you touch, you consume!'"

Soviet Government Comedy

Amusing Tale is Told of Bolshevik Legal Intricacies

DAILY TELEGRAPH

TO FIND a husband to divorce him on the same day, and a few hours later to marry a beggar from the street would form the plot of a comic opera which would outrange in improbabilities anything which W. S. Gilbert ever offered the public. Yet these are the facts of an actual incident as related by the London daily in the life of a most respectable Russian lady:—

"Her husband, a well-known merchant in Petrograd, had been mobilized by the Reds in 1919 and sent against Denikin. After many adventures he escaped and by gradual stages reached this country. Meanwhile his wife and his family had continued to remain in Petrograd, where they endured great hardships. Only a few months ago was the husband enabled to get into touch with his wife and to send her some money through a friendly Bolshevik courier. The main object was to get the family out of the clutches of the Commissars. The lady, a very energetic person, discovered very soon that to obtain an official permission to leave was quite impossible. As regards an escape over the frontier as so many other poor people have done, she did not want to take this great risk because of her three small children. At last a friend sent her to one of the mysterious middlemen who simply swarm around all Soviet institutions.

"This important person carefully went through the facts of the case and gave his judgement in one sentence: 'Quite easy, but you should be a foreigner.' The lady explained that her husband was a Russian, and that, therefore . . . . but she was interrupted: 'What does that matter? You can divorce your husband, can't you?' The lady, well acquainted with the amenities of Bolshevik divorce, replied in the affirmative, but added that this would not make her a foreign subject. 'That need not trouble you,' she was told, 'we'll soon find you a suitable husband—that is if you can pay the price.'

"So, in the most matter-of-fact way the bargain was clinched and the miracle-worker began operations. The first difficulty to be got over was the absence of the husband. According to Bolshevik law, instantaneous divorce is granted only when both parties are present in court. The miracle-worker immediately produced an obliging friend who, for a consideration, was quite ready to play the part of the real husband. But in Soviet Russia a passport is more important than its owner himself. The problem of providing the spurious husband with the necessary proofs of his identity was most elegantly solved by the miracle-worker, and this without having recourse to such vulgar means as forgery. It was most artistically done. The 'husband' addressed a paper to the committee of the house where his wife lived and where he had but just arrived; he asked for a bath certificate. This was duly entered in the visitors' book of the public baths he next went to. There his clothes suddenly disappeared and the poor victim received from the management a new certificate confirming the fact. In a nude condition he was brought back home, where the house committee, on the strength of the bath certificate, delivered to him a new paper. With this the husband went to the local police station where he deposited a complaint against persons unknown and in exchange for the house committee's certificate received a new document in proof of the fact that he had applied for a new passport. After this all was easy. Husband and wife went to the Revolutionary Tribunal where in five minutes the whole business was settled. There was, though, a moment of tension when the 'husband' could not remember his name, and had to be audibly prompted by the miracle-worker hovering in the background.

"Meanwhile the miracle-worker had prepared a new 'husband' for the divorced lady. This was a regular inhabitant of the worst slums whose name happened to have an outlandish sound. By a wise manipulation of certificates he was transformed into a Lettish citizen, to whom the lady was duly married by the same judge who had just pronounced her divorce. But all was not yet in order. The three children according to law retained their father's name and nationality; the lady could leave with her Latvian husband, but the children had to remain in Russia. The miracle-worker made light of this new difficulty. The next morning he brought the whole company again before the obliging judge, to whom the lady, previously instructed, made the following speech: 'Here are my three children, whose real father I only married yesterday. I appeal to the justice of the Soviet law to repair the injustice of the Tsar's régime.' Two most imposing witnesses conjured up by the miracle-worker immediately stepped forward and affirmed that the lady had stated the truth. The judge made an impassioned speech about the merits of Communism, and declared that the Latvian 'husband' was the legitimate father of the lady's children. After this there were no more obstacles to the family's departure from the land of the Free Russians. The miracle-worker's fee was 5,000,000 roubles—quite cheap considering the rate of exchange. Needless to say that the Latvian 'husband' did not leave his cherished Petrograd slum at all."

What is Nervous Breakdown?

Sensitive Nervous Organization or Defective Early Training May Cause Failure

DR. ALICE E. JOHNSON

WHAT really causes a nervous breakdown? This is a subject which has attracted considerable attention recently and which many victims would like to see explained. Writing in *Mental Hygiene*, Dr. Alice E. Johnson asserts that human beings are made up of two opposing streams of energy. One consists of the instinct for self-preservation and the instinct of reproduction or race preservation, "which in their divisions and interlacings," comprise all the wishes, desires and strivings of the whole natural man. The other system of energy is that implied by the words "civilization" and "culture." Dr. Johnson writes:

"There are, then, two necessary parts of the personality—the instinct, caring nothing for society and clamoring with all the energy of the organism for their own satisfaction, and the social beliefs and ideals saying with equal firmness, 'Thou shalt not!'

"Normal people go into this struggle with the determination to win a workable peace. How does the psycho-neurotic carry himself there? He is afraid and he tries to run away.

"There are two elements in the reason for his failure. One is a sensitive nervous organization and the other is a defective early training. A too sensitive organism is at the mercy of its environment, and a child of this type reacts to every stimulus with fear. If this fear be not overcome by a normal sense of proportion and balance, the individual's feeling of inadequacy will continue to interfere with his adjustment. It is this feeling of inferiority that makes him afraid before the pressure of society, as it makes him fear the imperious demands of his own instincts. He is afraid to do what he thinks wrong and he is afraid to do what he thinks right.

"We find women of thirty-five or forty holding fast to the ideals of eighteen, showing the romantic sentimentality that at the earlier age is but the sign of an outreaching healthy personality going to smash against instinctive desires that should have been achieved or outgrown long ago. Men, after the excuse of some financial reverse, or in an illness, will act like perfect babies, becoming dependent upon their wives as they were during early childhood upon their mothers. They have never given up their desire for the protection and safety of their first home. And so the psycho-neurotic, in order to escape what seems to him an unbearable situation, tries to slip away unnoticed.

"The way in which a person runs away will determine the symptoms he will show. The simplest way is through physical pain. If one has a headache in the morning, one cannot be expected to get up and face an uninteresting day's work, or to bear with patience the irritability of others, or to force oneself to a difficult moral decision. A feeling of weakness is also a remarkably good barrier against the necessity for tackling a painful duty.

"There are other routes of escape. Of all known means of putting off until to-morrow a decision that should be made to-day, mental depression is the most effectual. So long as the ground can be held subconsciously by the feeling of depression, all clear thought on the subject must wait. Every time the person begins to think about his trouble, the depression rushes up to drive away thought. The settlement is put off indefinitely.

"When the conflict rages so violently as to threaten to arise into consciousness, some will develop serious phobias, compulsions, irritabilities, anxieties, antipathies, indecisions, memory disturbances, suspicion, a general feeling of discomfort and a vague fear of impending misfortune. To bring out into the open the connection of his trouble with a desire to escape is to renew the fight.

"Herein lies the cause of the crash—this shutting of the eyes to the real character of the trouble. It is difficult for lay men and even for many in the medical profession, to grasp this middle ground between organic disease, on the one side, and sheer pretense on the other, and yet the situation is a very definite one, and the patient genuinely ill, for he doesn't really get out of the fight by any means. It is merely pushed below the threshold of his consciousness.

"If you are riding for a head-on-collision you shut your eyes to get away from the impact, but the crash and destruction are not any the less for that."

Surgeon Dissects Happiness

King's Doctor Gives His Advice, Saying Neither Health Nor Wealth Essential

SIR ALFRED FRIPP

ALTHOUGH there are many things we ordinary mortals may never hope to attain, such as wealth, success, fame, yet there is one thing which is within everybody's grasp—happiness—according to Sir Alfred Fripp, Surgeon-in-Ordinary to the King, writing in the London *Sunday Express*. Sir Alfred says that happiness may be achieved even where there is neither wealth nor health. Many of the greatest invalids have been happy to such an extent that they have radiated happiness to others around them. Some of this famous surgeon's suggestions should be of interest to almost every reader and do much to dispel continued "grouchiness", which is, unfortunately, a feature so often of periods of industrial stagnation, commercial depression and financial deflation. Sir Alfred Fripp writes:

"It is certain that success cannot come to everybody, nor can everybody keep his health, but happiness is within everybody's grasp, whether he is successful or not, even whether he is healthy or not. Many of the greatest invalids have been happy and have given happiness to others.

"It is almost entirely the individual's fault if he is not happy, for happiness is a cast of mind. We cannot entirely govern our surroundings, but each of us is captain of his own soul.

"Happiness is an art. Like all arts, it requires fostering by practice till it becomes a habit, and any man or woman may acquire it.

"Let me try to formulate a few simple rules:—

1. "First of all a very simple thing:—Just be yourself happily. Each of you has a personality—an aura—a temperament. Don't try to copy others.
2. "Study the art of being kind and considerate and trying to help.
3. "Keep yourself simple and young. Keep your ideals, your faith, your romance, your pluck.

"Look upon yourself not as twenty, thirty, or forty years old, but as twenty, thirty or forty springs young. Don't let your sympathy die out, however heavily it may be taxed, nor your enthusiasm, nor your optimism. Behind the unrest and selfishness of which the world of to-day exhibits so much, and which has such paralyzing results, there lurks one of the greatest sins—the sin of despair. As the Japanese proverb says, 'It's the melancholy face gets stung by the bee.' Laugh and the world laughs with you—for happiness is a gregarious instinct.

4. "Don't cross bridges till you come to them—remember that, as the old woman said, 'Of all the troubles in my life three-quarters never happened.'
5. "Cultivate the art of suffering fools gladly and answering them according to their folly. It is extraordinary what a lot of crass ignorance there is to be found in all classes—and even among people who are awfully nice.
6. "Choose your friends wisely and then keep them. By your friends you shall be known. Life is so short.
7. "Therefore, don't quarrel with people. Anger has been well called 'brief madness.'

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and jealousy is the same. It is foolish, and, though common, it is a very expensive luxury. And it is harmful to yourself for one enemy does you more harm than ten friends can repair.

"Try rather to see the bone of contention from the other fellow's point of view. His information, his experience, his tastes may all be so different from yours—why, the poor fellow may even be in bad health or have a nagging wife, or a baby who keeps him awake at night! His training and ideals may be so different from yours. And after all is said and done his way may well be good though different from yours. We all see life from a different angle.

8. "So cultivate toleration. It takes all sorts to make a world, and we can't live entirely among masterpieces. Likes and dislikes we must all have, but try to avoid making enemies. No man is wholly bad—and often to know all is to forgive all!

9. Maintain your independence—as Kipling says—

Help me to need no aid of man,
That I may help such men as need."

10. Also your sense of humor: there is room for it in every calling, and there is need for it, and it is a very great help both to happiness and success.

11. "Your sense of proportion, too. This may perhaps require some cultivation for the early periods of life are apt to be dominated by the considerations of the heart rather than by those of the head.

"The capacity to see and to grasp your opportunities comes under this head. Opportunities come to all—don't let there be any doubt about that.

12. "Keep money considerations in their proper place. Money is an essential consideration in the world to-day, but it should not be erected above its proper level in the mind of a professional man. We have already seen there are some things which are above all money—health, happiness, straight-dealing are a few.

13. "If you have cultivated a sense of proportion you will be temperate in thought and word as well as in deed; you will be moderate and tolerant of others who think differently; you will not be averse from the use of the good things put into this life, but you will recognize the essential difference between using them and abusing them. One is thinking particularly of tobacco and alcohol and of Kipling's wonderful line, 'Don't drink for another man's thirsty.'

14. "Finally, never look back with regret. Old unhappy far-off things must recur in one's mind sometimes, but don't brood over them—the habit tends to make you a back number. How break such a habit? Well, by cultivating what I call 'switch thoughts' of a happy and useful nature. Memory has been well said to consist in the art of forgetting.

Has Socialism Had Its Day?

Irreconcilables Have Turned to Communism, and Socialism Seems on Wane

WILLIAM MACDONALD

IT IS NOT so many years ago that Socialism was a massive force that was making its influence felt over the whole world. Now even some of those favorably disposed toward it feel that it is largely a dead issue. The Irreconcilables have turned to the growing giant of Communism, and Socialism has to all intents died of inanition. William MacDonald, writing in the January *Current Opinion*, tells of the failing of this once great force.

Twenty years ago, even ten years ago, socialism seemed on the highway to becoming in most European countries an accomplished fact. The theory of socialism, expounded with elaboration and force in the classical writings of Karl Marx and his followers, had apparently withstood some of the strongest arguments leveled against it, and had been popularized in innumerable works in almost every language. Political parties organized to spread the doctrine and to embody its principles in legislation were to be seen actively at work in almost every country and had become a political force to be reckoned with. Half the statesmen of Europe were, in one way or another, avowed socialists, while the membership of socialist parties, nominal or actual, ran well into the millions.

What was more, it seemed to many that the doctrines of socialism were actually being worked out in practice. European governments everywhere were doing things which socialists demanded. Germany, from the days of Bismarck, the first of the great statesmen who had affected to read the handwriting on the wall, had apparently become more and more a socialistic state. France, Italy, Belgium, the Scandinavian countries and some of the larger British dominions showed a vast quantity of socialistic legislation, especially in matters affecting the wage-earning classes and the daily life of the average citizen. Even in Great Britain, naturally conservative and little inclined to accept innovations, the theory and practice of socialism were making their way, thanks in large part to the ceaseless activities of the Fabian Society, and the much discussed program of the British Labor Party, launched during the war, was hailed in England and America as a socialist charter to which enlightened British legislation was certain to conform more and more. It had become fashionable to call oneself a socialist, to denounce the evils of capitalism, to champion the cause of the proletariat, and to acclaim each new amelioration of working-class conditions as a step in the direction of ultimate and complete socialism. And when great employers of labor, impressed by the undoubted evils of the system which they represented, themselves championed social reforms, it seemed to many of the faithful that the day of emancipation was at hand. Everybody knows how we felt about socialism ten or twenty years ago.

"Then came the great war. In the one absorbing struggle for victory, whichever side that one happened to support, everything save the war and its necessities for the time being went by the board. Most socialists, whatever they thought of the immediate responsibility for the contest, were at heart convinced that the war was at bottom a natural result of capitalism, of the intense and relentless struggle for commercial and political supremacy which they had all along denounced as the inevitable consequence of the capitalistic system. But they all supported the war. With inconsiderable exceptions, socialist parties and their leaders everywhere rallied to the support of their governments. The action of the Majority Socialists in Germany in voting for the war budgets was matched by the action of the socialist parties in France in joining the so-called 'union sacrée' in which the French parties for the time being sunk their differences.

Where stands socialism to-day, now that the war is over? From the standpoint of those who before the war felt that the ripe fruit of socialist agitation was about to fall into their hands, the outlook is discouraging. As a political force, socialism in Europe is everywhere demoralized. An aggressive minority, including most of those who either at the beginning of the war or during its progress opposed the war and the governments which prosecuted it, have become communists, seeking in that powerful and growing movement the realization of a socialist program to which, in their opinion, the former socialists have split into numberless groups, parading under more or less meaningless names and no longer present a united front or endorse a common political program. When they unite in a legislative chamber it is usually in support of the government whose capitalistic character they have, in fervid but empty rhetoric, just been denouncing. Without a common program or a common basis of theory, the socialist parties of Europe have become in the main sources of petty and irritating opposition to the party in power, or else, as with the Italian Fascisti, a menace to the stability of the state by reason of their open attacks upon the communists. There is not to-day, in any European country, a government that may properly be called socialistic, nor is there in any country a government policy which embodies anything that Karl Marx and his earlier followers would have cared to call their own.

In short, socialism, as a political force, seems pretty much to have gone to pieces.

The explanation of its decay is not to be found wholly in the war. It is easy to see how socialism, even if its followers had been true to their convictions, might naturally have suffered a great check when nations were battling for their lives. It is not apparent why, if its foundations had been as sound and deep as its followers professed them to be, it should have become so thoroughly demoralized. The fact is, of course, as anyone who looks closely into the history of the movement will see, that socialism appears to have been studied superficially.

"What is clear now is that socialism, as a theory of society, had really never been tried. There was no social state; there was not even an important socialist community. What would have happened when the war came on if such a state had actually existed must now remain a matter of speculation, but everyone can now see that a lot of socializing of industry or governmental organization here or there was not socialism. The capitalistic system, vigorously attacked in theory in a whole library of books, pamphlets, reports and magazine articles, was at no time seriously attacked in fact except about the edges or at some small point of social weakness. No one took the trouble to work out in detail the steps by which the enormously elaborate and complicated structure of a modern industrial and commercial society was in fact to be replaced by a new order in which private capital, privately controlled in the main, was to have no place.

"Will socialism recover its former prominence, when distracted Europe has settled down? At present the outlook is dubious. As a political program socialism seems, as yet, to have no message for Europe or the world."

Tricks to Trap Your Cash

Some Clever Dodges Are Adopted by Confidence Men

EDWARD H SMITH

THE CONFIDENCE man is always with us. Too much publicity cannot be given to his wiles and methods of extracting money from his dupes. Whether it be mines, oil wells, inventions or sunken treasure there is a similarity in all his schemes. In *Collier's* Mr. Smith gives an outline of the methods of procedure usually adopted as they were related to him by one of the confidence fraternity himself.

Here is an instance of the usual method of starting the ball rolling:

"'Dear Friend: *You probably do not realize what can result from the most modest beginnings. One hundred dollars invested in the original Bell Telephone stock has earned $100,000. The lawyer who organized the Bell company refused to take his $8,000 fee in stock at 10 cents a share. By doing so he turned down $60,000,000.*'

"Personally I do not know whether the original shares of the Bell Telephone Company have increased many thousands of dollars in value. But it is fair to assume that this stock is now very valuable. That is what the silly investor assumes after I send him such a letter as that which heads this article. That is what I expect him to do. I know he will not stop to wonder through how many reorganizations, subsidiary formations, upheavals and market storms such a share of stock must have passed in forty-five years. I know he will not remember that forty-five years makes up a very long time in the life of the individual. I understand that he will leave out the human element entirely and be dazzled by a set of figures, a brilliant abstraction.

"We are all more or less dazzled by the success of certain inventions. Many patents are issued on excellent and useful articles. If these devices were put upon the market by a well-run manufactory with a competent sales force and backed by sufficient capital, they could surely be made to pay dividends. But my friends who hand me their money for investment in patents forget all the main elements. They see that the article patented is good, useful, spectacular, interesting, wonderful, ingenious. They forget to ask who is to bring their company through the times of early experimentation, who is going to run the factory, market the article, attend to the advertising, watch the income and outlay. They accept the abstract and despise the concrete. But the concrete is very hard, and it prevails.

"The victim of the inventions stock game is usually a little and often a great deal better educated than his brother of the mining stocks. Indeed the ideal victim of the patent-device stock scheme is the doctor, lawyer or dentist—the professional man with just enough technical training to make him naturally interested in mechanical matters.

"The con man is guided in his choice of exploitable inventions entirely by fashion or by the trend of public interest. Fifteen years ago everyone was deeply interested in the wireless. So every fake stock promoter formed wireless companies, and what a trimming of the public there was. To-day many 'marks' are dazzled by the fortunes that have been made in motor cars and their component parts. To-morrow it will be the flying machine.

"You will remember that many ships were sunk in the course of the late war. Many of them, like the Lusitania, carried cargoes of gold and other permanent valuables. Ha! Here we have at once the perfect variant of the sea-gold legend, a fable made to order for the con men. We have the gold-laden ships that went down to sea and disaster from our own shores with such a clamor of publicity that a war was made thereby.

"I give here a paragraph from a sample approach letter:

"'There is an almost unlimited number of sunken ships awaiting to be recovered. The ocean bottom is littered with prizes, ranging from a few hundreds of dollars to many millions. The Lusitania alone carried down eight millions in gold. In fact, the ocean bottom is to-day a gold field the like of which was never known before.'

"We could make whatever claims we liked. Who was there to refute us? So we would blithely cry in big black type that there was a billion in gold on the bottom of the sea in shallow waters, easy to reach by means of our wonderful salvage devices.

"Here are two paragraphs from No. 1 of the build-up letters:

"'Here is our proposition. We know where the gold is, we know how to get it out, we have the process to do it, and we are at it now. We invite you to become one of our partners in this business on a fifty-fifty basis. Since experiment and theory have given place in our venture to demonstrated certainty, you have the wonderful opportunity, while the present low price of our stock is in effect, to participate in the most promising investment of modern times—*and on the ground-floor basis*.

"'There is very little of the treasury stock left at $2 a share—par value $10—and the price will very shortly advance to $4. This is too big an opportunity to neglect.'

"The salient parts of our second build-up letter would read as follows:

"'Supposing your father had got in on the ground floor—as you can here—when Bell invented his telephone, Singer his sewing machine, Westinghouse his air brake? Where'd you be now? Would you be working for a living? You would not.

"'Don't let fear hold you down. The greatest enemy of the human race is fear. If all fear could be removed from the human mind, civilization would progress by leaps and bounds. It is this specter which holds so many people down. It causes more suffering, more loss, more misfortune, more failure, than anything else in life. You see in life just what you look for. It depends on your lenses. If you want to see gloom and failure, that's up to you. But we see a billion dollars' worth of gold rolling into our treasury from the bottom of the sea, and you can have part of it if you don't let fear hold you back.

"'Time and tide wait for no man. Our treasury stock is being quoted still at $2 a share. It will positively advance to $4 within sixty days. Buy all you can. Buy till it hurts.'

"Once more, these fascinating lines are not of my authorship. They are merely slightly altered to fit this particular scheme. By the time his second letter has been digested the replies are sure to come in. Usually the suckers who rise to the bait ask merely for more information, but dozens also may send in their checks and money orders."

Why the Human Body Grows Old Sooner than Necessary

"There's a Reason"

POOR old Ponce de Leon followed a delusion and found a disappointment.

Metchnikoff was a great scientist. He followed facts and found why the human body grows old sooner than necessary.

He found that food that passes too slowly through the intestines (as many starchy, heavy and "refined" foods do) creates conditions which amount to an ageing of the body.

Auto-intoxication is one of the terms used to describe what happens. Hardening of the arteries is one of the results.

Sense Instead of Magic

There is no fountain of eternal youth, of course. But there is an extension of youth, through proper feeding and care of the body.

One of the distinctive qualities of Grape-Nuts as a food is that it helps to avoid the conditions pointed out by Metchnikoff and by many others since his time, as being the real beginning of old age.

Grape-Nuts has wide popularity because of its delightful taste, its economy and its unusual nourishment—but it has a larger merit than that.

Finding the Life Elements

The processes that make Grape-Nuts—including continuous baking for 20 hours—act upon the nutritive solids, producing a food which is partially pre-digested, and develop in Grape-Nuts its own natural sweetness from the grains.

Whole wheat and malted barley flour—from the grains which are richest of all in the food elements needed by the body—is used in making Grape-Nuts. All the nutriment of the grains is retained, including essential phosphates and other mineral salts, intended by Nature for the building of human bone and brain tissue and for feeding the red corpuscles of the blood.

A Sad Waste Stopped

Often, in making the so-called "refined" or whitened cereal products, these most vital of Nature's gifts are thrown away. Grape-Nuts contains the necessary "roughness" to stimulate quick and complete functioning in the digestive tract.

Grape-Nuts delights the taste with the richness and sweetness of its flavor. Served with cream or milk, it supplies the body with what scientists have found to be an unusually accurate balance of food elements needed for body building.

Grape-Nuts puts no burden upon the digestion—and it passes naturally through the digestive tract without causing fermentation or creating any of those disturbing conditions which are so common, and which have been identified as a first and principal cause of the ageing of the body.

"There's a Reason"

These are scientific facts about Grape-Nuts

Ovington's Bank

Continued from page 16

"Arthur!"

"It is true, mother. Aye, twenty, it is possible! And do you think that when he can buy up half a dozen of these thick-headed Squires who can just add two to two and make four—that he'll not count? Do you think that they'll be able to put him on one side? No! And they know it. They see that the big manufacturers and the big ironmasters and the big bankers who are putting together hundreds of thousands are going to push in among them and can't be kept out! And therefore trade, as they call it, stinks in their nostrils!"

"Oh, Arthur, how horrid!" Mrs. Bourdillon protested. "You are growing as coarse as your uncle. And I'm sure we don't want a lot of vulgar purse-proud—"

"Purse-proud? And what is the Squire? Land-proud! But," growing more calm, "never mind that. You will take a different view when I tell you something that I heard to-day. Ovington let drop a word about a—partnership."

"Oh, Arthur! But——"

"A partnership! Nothing definite, nothing to bind, and not yet, but in the future. It was but a hint. But think of it, mother! It is what I have been aiming at all along, but I didn't expect to hear of it yet. Not one or two hundred a year, but my five hundred to begin with, and three, four, five thousand by and by. Five thousand!" His eyes sparkled and he threw back the hair from his forehead with a characteristic gesture. "Five thousand a year!"

"You take my breath away!" his mother protested, her faded, delicate face unusually flushed. "Five thousand a year! Gracious me, why it is more than your uncle has!" She raised her mittened hands in protest. "Oh, it is impossible!" The vision overcame her.

"But it is perfectly possible," he repeated. "Clement is of no use. He is for ever wanting to be out of doors—a farmer spoiled. Rodd is a mere mechanic. Ovington cannot do it all, and he sees it. He must have someone he can trust. And then it is not only that I suit him. I am what he is not—a gentleman."

MEANWHILE Clement Ovington jogged through the darkness, his thoughts divided between the discussion at which he had made an unwilling third and the objects about him which were never without interest for this young man. He had an ear, and a very sharp one, for the piping of the pee-wit in the low land by the river and the owl's cadenced cry in the trees about Garth. He marked the stars shining in a depth of heaven opened amid the flying wrack of clouds; he picked out Jupiter sailing with supreme dominion and the Dog-star travelling across the southern tract. His eye caught the gleam of water on a meadow, and he reflected that old Gregory would never do any good with that ground until he made some stone drains in it.

He was an out-of-door man, and that, in his position, was the pity of it. Aldersbury School—and Aldersbury was a very famous school in those days—and Cambridge had done little to alter the tendency; possibly the latter, seated in the midst of wide open spaces, under a wide sky, the fens for neighbours, had done something to strengthen his bent. Bourdillon thought of him with contempt, as a clod-hopper, a rustic, hinting that he was a throw-back to an ancestor not too remote who had followed the plough and whistled for want of thought. But he did Clement an injustice. It was possible that in his love of the soil he was a throw-back; he would have made, and indeed he was, a good ploughman. He had learnt the trick with avidity, giving good money, solid silver shillings, that Hodge might rest while he worked. But a ploughman he would not have turned a clod without noticing its quality, nor sown a seed without considering its fitness, nor observed a rare plant without wondering why it grew in that position, nor looked up without drawing from the sky some sign of the weather or the hour. Much less would he have gazed down a woodland glade flecked with sun-light without perceiving its beauty.

But he hated the desk and he hated figures. His thoughts as he stood behind the bank counter, or drummed his restless heels against the legs of his high stool, were far away in fallow and stubble, or where the trout, that he could tickle as the nature-born, lay under the caving bank. And to his father and to those who judged him by the bank standard, and felt for him a half scornful liking, he seemed to be an inefficient, a trifler. They said in Aldersbury that it was lucky for him that he had a father.

Perhaps of all about him it was from that father that he could expect the least sympathy. Ovington was not only a banker, he was a banker to whom his business was everything. He had created it. It had made him. It was not in his eyes a mere adjunct, as in the eyes of one born in the purple, and to the leisure which invites to the higher uses of wealth. Able he was, and according to his lights honourable, but a narrow education had confined his views, and he saw in his money only the means to rise in the world and eventually to become one of the landed class which at that time monopolised all power and all influence, political as well as social. Such a man could only see in Clement a failure, a reversion to the yeoman type, and own with sorrow the irony of fortune that so often delights to hand on the sceptre of an Oliver to a "Tumble-down Dick."

Only from Betty, young and romantic, yet possessed of a woman's intuitive power of understanding others, could he look for any sympathy. And even Betty doubted while she loved—doubted—for she had also that other attribute of woman, a basis of sound common-sense. She admired her father. She saw more clearly than Clement what he had done for them and to what he was raising them. And she could not but grieve that Clement was not more like him; that Clement could not fall in with his wishes and devote himself to the attainment of the end for which the elder man had worked. She could enter into the father's disappointment as well as into the son's distaste.

Meanwhile Clement, dreaming now of a girl's face, now of a new drill which he had seen that morning, now of the passing sights and sounds which would have escaped nine men out of ten but had a meaning for him, drew near to the town. He topped the last eminence, rode under the ancient oak, where tradition said a famous Welshman had watched the wreck of his fortunes on a pitched field; finally, he saw, rising from the river before him, the amphitheatre of dim lights that was the town. Descending he crossed the bridge.

He sighed as he did so. For to him to pass from the silent lands and to enter the brawling streets where apprentices were putting up the shutters and beggars were raking among heaps of market garbage was to fall half way from the clouds. To right and left the inns were roaring drunken choruses, drabs stood in the mouths of the alleys—dubbed in Aldersbury 'shuts'—tradesmen were hastening to wet their profits at the Crown or the Gullet. When at last he heard the house door clang behind him and breathed the confined air of the bank, redolent for him of ledgers and day-books, the fall was complete. He reached the earth.

If he had not done so, his sister's face when he entered the dining-room would have brought him to his level.

"My eye and Betty Martin!" she said. "But you've done it now, my lad!"

"What's the matter?"

"Father will tell you that. He's in his room and as black as thunder. He came home by the mail at three—Sir Charles waiting, Mr. Arberley wanting, the bank full, no Clement! You are in for it. You are to go to him the moment you come in."

He looked longingly at the table where supper awaited him. "What did he say?" he asked.

"He said all I have said and d—n besides. It's no good looking at the table, my lad. You must see him first and then I'll give you your supper."

"All right!" he replied, and he turned to the door with something of a swagger.

But Betty, whose moods were as changeable as the winds and whose thoughts were much graver than her words, was at the door before him. She took him by the lapel of his coat and looked up in his face. "You won't forget that you're in fault, Clem, will you?" she said in a small voice. "Remember that if he had not worked there would be no walking about with a gun or a rod for you. And no looking at new drills, whatever they are, for I know that is what you had in your mind this morning. He's a good dad, Clem—better than most. You won't forget that, will you?"

"But after all a man must——"

"Suppose you forget that 'after all,'" she said sagely. "The truth is you have played truant, haven't you? And you must take your medicine. Go and take it like a good boy. There are but three of us, Clem."

She knew how to appeal to him, and how to move him; she knew that, at bottom, he was fond of his father. He nodded and went, knocked at his father's door and, turned by his sister's words, took his scolding—and it was a sharp scolding—with patience. Things were going well with the banker, he had had his usual four glasses of port, and he might not have spoken so sharply if the contrast between the idle and the industrious apprentice had not been thrust upon him that day with a force which had startled him. That little hint of a partnership had not been dropped without a pang. He was jealous for his son, and he spoke out.

"If you think," he said, tapping the ledger before him to give point to his words, "that because you've been to Cambridge this job is below you, you're mistaken, Clement. And if you think that you can do it in your spare time you're still more mistaken. It's no easy task, I can tell you, to make a bank and keep a bank, and manage your neighbours' money as well as your own, and if you think it is you're wrong. To make a hundred thousand pounds is a deal harder than to make Latin verses—or to go tramping the country on a market day with your gun! That's not business! That's not business, and once for all, young man, if you are not going to help me, I warn you that I must find someone who will! And I shall not have far to look!"

"I'm afraid, sir, that I have not got a turn for it," Clement pleaded.

"But what have you a turn for? You shoot, but I'm hanged if you bring home much game. And you fish, but I suppose you give the fish away. And you're out of town, riding and doing God knows what, three days in the week! No turn for it? No will to do it, you mean. Do you ever think," the banker continued, joining the fingers of his two hands, as he sat back in his chair and looking over them at the culprit, "where you would be and what you would be doing if I had not toiled for you? If I had not made the business at which you do not condescend to work? I had to make my own way from the bottom. My grandfather was little better than a labourer, and but for what I've done you might be a clerk at a pound a week and a bad clerk too! Or behind a shop-counter if you liked it better. And if things were to go wrong with me—for I'd have you remember that nothing in this world is quite safe—that is where you may still be! Still, my lad!"

For the first time Clement looked his father fairly in the face—and pleased him. "Well, sir," he said, "if things go wrong I hope you won't find me wanting. Nor ungrateful for what you have done for us. I know how much it is. But I'm not Bourdillon, and I've not got his head for figures."

"You've not got his application. That's the mischief! Your heart's not in it."

"Well, I don't know that it is," Clement admitted. "I suppose you couldn't——" he hesitated, a new hope kindled within him. He looked at his father doubtfully.

"Couldn't what?"

"Release me from the bank, sir? And give me a—a very small capital to——"

"To go and idle upon?" the banker exclaimed, and thumped the ledger in his indignation at an idea so preposterous. "No, by G—d, I couldn't! Pay you to go idling about the country more like a dying duck in a thunder-storm, as I am told you do, than a man! Find you capital and see you loiter your life away with your hands in your pockets? No, I couldn't, my boy, and I would not if I could! Capital indeed? Give you capital? For what?"

"I could take a farm," sullenly, "and I shouldn't idle. I can work hard enough when I like my work. And I know something about farming and I believe I could make it pay."

The other gasped. To the banker, with his golden visions of Lombard Street and financial sway, to talk of a farm and of making it pay! It seemed—it seemed worse than lunacy. His son must be out of his mind. He stared at him, honestly wondering. "A farm!" he ejaculated at last. "And make it pay? Go back to the clodhopping life your grandfather lived before you and from which I lifted you? Peddle with pennies and sell ducks and chickens in the market? Why—why, I don't know what to say to you!"

"I like an outdoor life," Clement pleaded, his face scarlet.

"Like a—like a——" Ovington could find no word to express his feelings and with an effort he swallowed them down. "Look here, Clement," he said more mildly, "what's come to you? What is it that is amiss with you? Whatever it is you must straighten it out, boy; there must be an end of this folly, for folly it is. Understand me, the day that you go out of the bank you go to stand on your own legs, without help from me. If you are prepared to do that—"

"I don't say that I could—at first."

"Then while I keep you I shall certainly deal on my own terms. So, if you please, I will hear no more of this. Go back to your desk, go back to your desk, sir, and do your duty. I sent you to Cambridge at Butler's suggestion, but I begin to fear that it was the biggest mistake of my life. I declare I never heard such nonsense except from a man in love. I suppose you are not in love, eh?"

"No!" Clement cried angrily, and he went out.

For he could not own to his father that he was in love, in love with the brown earth, the woods, and the wide straggling hedgerows with the whispering wind and the murmur of the river on the shallows, with the silence and immensity of night. Had he done so he would have spoken a language which his father did not and could not understand. And if he had gone a step further and told him that he felt drawn to those who plodded up and down the wide stubbles, who cut and bound the thick hedge-rows, who wrought hand to hand with Nature day in and day out, whose lives were spent in an unending struggle with the soil until at last they sank and mingled with it—if he had told him that he felt this kinship with those humble folk who had gone before him, he would only have mystified him, only have angered him the more.

Yet so it was. And he could not change himself.

He went slowly to his supper and to Betty, owning defeat, acknowledging his father's strength of purpose, acknowledging his father's right, yet vexed at his own impotence. Life pulsed strongly within him. He longed to do something. He longed to battle, the wind in his teeth and the rain in his face, with some toil, some labour that would try his strength and task his muscles, and send him home at sunset weary and satisfied. Instead he saw before him an endless succession of days spent with his head in a ledger and his heels on the bar of his stool, while the sun shone in at the windows of the bank and the flies buzzed sleepily about him; days arid and tedious, shared with no companion more interesting than Rodd, who, excellent fellow, was not amusing, or more congenial than Bourdillon, who patronised him when he was not using him. And in future he would have to be more punctual, more regular, more assiduous! It was a dreary prospect.

He ate his supper in morose silence until Betty, who had been quick to read the upshot of the interview in his face, came behind him and ruffled his hair. "Good boy!" she whispered, leaning over him. "His days shall be long in the land!"

"I wish to heaven," he answered, "they were in the land! I am sure they will be long enough in the bank!"

But after that he recovered his temper.

CHAPTER IV

IN REMOTE hamlets a few churches still recall the fashion of Garthmyle. It was a wide church of two aisles, having clear windows, through which a flood of cold light fell on the whitewashed walls, and on the maze of square pews, some coloured cream, some a pale blue, through which narrow alleys, ending in cul-de-sac, wound at random. The Griffin memorials, though some were of Tudor date, were small and mean, and the one warm scrap of colour in the church was furnished by the faded red curtain which ran on iron rods round the Squire's pew and protected his head from draughts. That curtain was watched with alarm by many, for at a certain point in the service it was the Squire's wont to draw it aside, and to stand for a time with his back to the east while his hard eyes roved over the congregation. Woe to the absentees! His scrutiny completed with a grunt which carried terror to the hearts of their families, he would draw the curtain, turn about again, and compose himself to sleep.

In its severity and bleakness the church fairly matched the man who, old and gaunt and grey, was its central figure; who, like it, embodied, meagrely and plainly as he dressed, the greatness of old associations, and like it, in a hard and forbidding way, owned and exacted an unchanging standard of duty.

For he was the Squire. Whatever might be done elsewhere, nothing was done in that parish without him. The parson, aged and apathetic, knew better than to cross his will—had he not to get in his tithes? The farmers were his tenants, the overseers rested in the hollow of his hand. Hardly a man was hired and no man was relieved, no old wife sent back to her distant settlement, no lad apprenticed, but as he pleased. He was the Squire.

On Sundays the tenants waited in the churchyard until he arrived, and it was this which deceived Arthur when, Mrs. Bourdillon feeling unequal to the service, he reached the church next morning. He found the porch empty, and concluding that his uncle had entered, he made his way to the Cottage pew, which stood abreast of the great man's. But in the act of sitting down he saw, glancing round the red curtain, that Josina was alone. It struck him then that it would be pleasant to sit beside her and entertain himself with her conscious face, and he crossed over and let himself into the Squire's pew. He had the satisfaction of seeing the blood mount swiftly to her cheeks, but the next moment he found the old man—who had that morning sent word that he would be late—at his elbow, in the act of entering behind him.

It was too late to retreat, and with a face as hot as Josina's he stumbled over the straw-covered footstool and sat down on her other hand. He knew that the Squire would resent his presence after what had happened, and when he stood up his ears were tingling. But he soon recovered himself. He saw the comic side of the situation, and long before the sermon was over he found himself sufficiently at ease to enjoy some of the agreements which he had foreseen.

Carved roughly with a penknife on the front of the pew was a heart surmounting two clasped hands. Below each hand were initials, his own and Josina's, and he never let the girl forget the August afternoon, three years before, when he had induced her to do her share. She had refused many times, then, like Eve in the garden, she had succumbed on a drowsy afternoon when they had had the pew to themselves and the drone of the preacher's voice had barely risen above the hum of the bees. She had been little more than a child at the time, and ever since that day the apple had been to her both sweet and bitter. For she was not a child now, and, a woman, she rebelled against Arthur's power to bring the blood to her cheeks and to play—with looks rather than words, for of these he was chary—upon feelings which she could not mask.

Of late resentment had been more and more gaining the upper hand with her. But to-day she forgave. She feared that which might pass between him and his uncle at the close of the service, and she had not the heart to be angry. However, when the dreaded moment came she was pleasantly disappointed. When they reached the porch, "Take my seat, take my meat," the Squire said grimly. "Are you coming up?"

"If I may, sir?"

"I want a word with you."

This was not promising, but it might have been worse, and little more was said as the three passed, the congregation standing uncovered, down the Churchyard Walk and along the road to Garth.

The Squire, always taciturn, strode on in silence, his eyes on his fields. The other two said little, feeling trouble in the air. Fortunately at the early dinner there was a fourth to mend matters in the shape of Miss Peacock, the Squire's housekeeper. She was a distant relation who had spent most of her life at Garth, who considered the Squire the first of men, his will as law, and who from Josina's earliest days had set her an example of servile obedience. To ask what Mr. Griffin did not offer, to doubt where he had laid down the law, was to Miss Peacock flat treason; and where a stronger mind might have moulded the girl to a firmer shape, the old maid's influence had wrought in the other direction. A tall, meagre spinster, a weak replica of the Squire, she came of generations of women who had been ruled by their men and trained to take the second place. The Squire's two wives, his first, whose only child had fallen, a boy-ensign, at Alexandria, his second, Josina's mother, had held the same tradition, and Josina promised to abide by it.

When the Peacock rose Jos hesitated. The Squire saw it. "Do you go, girl," he said. "Be off!"

For once she wavered—she feared what might happen between the two. But "Do you hear?" the Squire growled. "Go when you are told!"

She went then, but Arthur could not restrain his indignation. "Poor Jos!" he muttered under his breath.

Unluckily the Squire heard the words, and "Poor Jos!" he repeated, scowling at the offender. "What the devil do you mean, sir? Poor Jos, indeed? Confound your impudence! What do you mean?"

Arthur quailed, but he was not lacking in wit. "Only that women like a secret, sir," he said. "And a woman, shut out, fancies that there is a secret."

"Umph! A devilish lot you know about women!" the old man snarled. "But never mind that. I saw your mother yesterday."

"So she told me, sir."

"Ay! And I dare say you didn't like what she told you! But I want you to understand, young man, once for all, that you've got to choose between Aldersbury and Garth. Do you hear? I've done my duty. I kept the living for you as I promised your father, and whether you take it or not, I expect you to do yours, and to live as the Griffins have lived before you. Who the devil is this man Ovington? Why do you want to mix yourself up with him? Eh? A man whose father touched his hat to me and would no more have thought of sitting at my table than my butler would! There, pass the bottle!"

"Would you have no man rise, sir?" Arthur ventured.

"Rise?" The Squire glared at him from under his great bushy eyebrows. "It's not to his rise, it's to your fall I object, sir. A d—d silly scheme this is and one I won't have. D'you hear, I won't have it."

Arthur kept his temper, oppressed by the other's violence. "Still, you must own, sir, that times have changed," he said.

"Changed? Damnably changed when a Griffin wants to go into trade in Aldersbury!"

"But banking is hardly a trade."

"Not a trade? Of course it's a trade—if usury is a trade! If pawn-broking is a trade! If loan-jobbing is a trade! Of course it's a trade."

The gibe stung Arthur and he plucked up spirit. "At any rate, it is a lucrative one," he rejoined. "And I've never heard, sir, that you were indifferent to money."

"Oh! Because I'm going to charge your mother rent, eh? Well, isn't the Cottage mine? Or because fifty years ago I came into a cumbered estate and have pinched and saved and starved to clear it? Saved? I have saved. But I've saved out of the land like a gentleman and like my fathers before me, and not by usury. Not by money-jobbing. And if you expect to benefit—but here, fill your glass, and let's hear your tongue. What do you say to it?"

"As to the living," Arthur said mildly, "I don't think you consider, sir, that what was a decent livelihood no longer keeps a gentleman as a gentleman. Times are changed, incomes are changed, men are richer. I see men everywhere making fortunes by what you call trade, sir, making fortunes and buying estates and founding houses."

"And shouldering out the old gentry! Ay, damme, and I see it too," the Squire retorted, taking the word out of his mouth. "I see plenty of it. And you think to be one of them, do you? To join them and be another Peel, or one of Pitt's money-bag peers, eh? That's in your mind, is it? A Mr. Coutts? And to buy out my lord and drive your coach and four into Aldersbury and splash dirt over better men than yourself?"

"I should be not the less a Griffin."

"A Griffin with dirty hands!" with contempt. "That's what you'd be. And vote Radical and prate of Reform and scorn the land that bred you. And talk of the Rights of Man and money-bags, eh? That's your notion, is it, by G—d?"

"Of course, sir, if you look at it in that way——"

"That's the way I do look at it!" The

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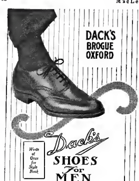
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Squire brought down his hand on the table with a force that shook the glasses and spilled some of his wine "And it's the way you've got to look at it, or there won't be much between you and me—or you and mine. Or niece, do you hear! I'll have no tradesman at Garth and none of that way of thinking. So you'd best give heed before it's too late. You'd best look at it all ways."

"Very well sir."

"Any more wine?"

"No thank you." Arthur's head was high. He did not lack spirit.

"Then hear my last word. I won't have it! That's plain. That's plain, and now you know. And hark ye, as you go out send Peacock to me."

But before Arthur had made his way out the Squire's voice was heard, roaring for Josina. When Miss Peacock presented herself: "Not you! Who the devil wants you?" he stormed. "Send the girl! D'you hear? Send the girl!"

And when Josina, scared and trembling came in her turn, "Shut the door!" he commanded. "And listen! I've had a talk with that puppy there who thinks that he knows more than his betters. D—n his impertinence, coming into my pew when he thought I was elsewhere! But I know very well why he came, young woman, sneaking in to sit beside you and make sheeps' eyes when my back was turned. Now, do you listen to me. You keep him at arm's length. Do you hear, miss? You'll have nothing to say to him unless I give you leave. He's got to do with me now and it depends on me whether there's any more of it. I know what he wants but by G—d, I'm your father, and if he does not mend his manners, he goes to the right about. So let me hear of no more billing and cooing and meeting in pews. d—n you, unless I give the word! D'you understand, girl?"

"But I think you're mistaken, sir," poor Jos ventured "I don't think that he means——"

"I know what he means. And so do you. But never you mind! Till I say the word there's an end of it. The puppy with his Pauls and his peers! Men my father wouldn't have—but there, you understand now, and you'll obey, or I'll know the reason why!"

"Then he's not to come to Garth sir?"

But the Squire checked at that. Family feeling and the pride of hospitality were strong in him, and to forbid his only nephew the family house went beyond his mind at present.

"To Garth?" angrily "Who said anything about Garth? No, Miss, but when he comes, you'll stand him off. You know very well how to do it, though you look as if butter wouldn't melt in your mouth! You'll see that he keeps his distance. And let me have no tears, or confound the fellow, he's spoiled my nap. There, go! Go! I might as well have a swarm of wasps about me as such folks! Pack o' fools and idiots! Go into a bank, indeed!"

Jos did go, and shutting herself up in her room would not open to Miss Peacock who came fluttering to the door to learn what was amiss. And she cried a little, but it was as much in humiliation as grief. Her father was holding her on offer, to be given or withheld as he pleased while all the time she doubted and more than doubted if he to whom she was on offer, he from whom she was withheld, wanted her. There was the rub.

For Arthur, for more than a year past, and ever since he had begun to attend to the bank had been strangely silent. He had looked and smiled and teased her, had sometimes pressed her hand or touched her hair, but in sport rather than in earnest, meaning little. And she had begun to see this and with the womanly pride of which, gentle and timid as she was she had her share she had schooled herself to accept the new situation. Now, her father had taken Arthur's suit for granted and humbled her. So Jos cried a little. But they were not very bitter tears.

CHAPTER V

ARTHUR was somewhat intimidated by his uncle's threats, and he took care to be at the bank early enough on the Monday to anticipate the banker's departure for Garth. He was certain that to approach the Squire at this moment in the matter of the railroad was to invite disaster, and he gave Ovington such an account of the quarrel as he thought would deter him from going over at present.

But the banker had a belief in himself which success and experience in the management of men had increased. He was convinced that self-interest was the spring which moved nine men out of ten, and though he admitted that the family quarrel was untimely, he did not agree that as between the Squire and a good bargain it would have weight.

"But I assure you, sir, he's like a bear with a sore head," Arthur urged.

"A bear will come to the honey if its head be sore," the banker answered, smiling.

To be Continued

Turning Imagination Into Cash

Continued from page 23

taking up their time. Here is the story of an actual coup by an amateur salesman:

Young X, a student, was delegated to secure advertising from certain business men for a college magazine. Among the prospects on his list was a prosperous manufacturer whose clerks had explicit instructions to prevent the student's kind from gaining access to the busy man's office. Time and again young X sent in his card, and on each occasion was left to cool his heels in the outer office until belated word would come through to him: "Mr Blank is too busy to see you at any time to-day."

One afternoon, coming up the stairs, young X noted through the glass door that a new clerk was on guard in the vicinity of Blank's sanctum. That gave him an inspiration. Quickly he peeled off his hat and coat, flung them in a corner of the outer hall and rolling up his shirt-sleeves as he had noted most of the clerical workers in adjacent offices had them rolled up, he walked briskly through to the office gate.

"I think Mr Blank wants to see me at once," he advised the girl at the gate as he passed hurriedly through. Mistaking him for an employee from one of the other departments she smiled and went on with her work.

Blank looked up in amazement at the shirt-sleeved youth who appeared before his desk. "Well young man, who are you and how did you get in here?" he demanded.

X made a clean breast of it, but with rather more diffidence than boastfulness. He told of his repeated failures to gain access to Blank's office and how he had tricked the clerk outside in a moment of desperation. Stern old tiger-man though he was, Blank could scarcely repress his admiration. He asked the youth his age and when he expected to complete his college training. "When you get through," he promised, "there will be a position open for you on my staff."

Young X, however, had another position waiting for him when he finished his course and did not accept Blank's offer. To-day young X is sales manager with a western Ontario organization.

This Butcher Lacked Imagination

BUT there is always danger in attempting trickery. Sharp practice may succeed once or twice with a salesman, but in the end anything that even savors of deceit will sooner or later permanently injure the reputation of the salesman and the house he represents. Blackmail has not been an unknown practice with unscrupulous solicitors of trade. Sometimes it has proved a dismal failure as in the case of a guttersnipe publisher, who, during a lean period, thought to induce a well-to-do butcher to advertise in his paper instead of with contemporaries. Walking into the butcher's place of business one day and being refused the order he sought, he sniffed at the air in a significant manner. "Johnson," he said, "your shop smells to high Heaven. It is only another proof that you sell bad meat."

"Well, what are you going to do about it?" defied the belligerent Johnson.

"I am going to expose you," threatened the publisher. "I am going to let the people know you keep bad meat."

The big butcher quietly picked up his cleaver, and, squinting an eye, tried its edge with a hair pulled out of the back of

SARNIA
FENCE

At Almost Pre War Prices. Fully guaranteed, your money back if not satisfactory. We ship promptly. Freight paid to any Railway station in Old Ontario.

HEAVY SARNIA FENCE

[illegible]

Style No.	Price per Rod	Description	Spacings of Horizontals in Inches
[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	34	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	40	[illegible]	[illegible]
[illegible]	47	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	54	[illegible]	[illegible]
[illegible]	54	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]

MEDIUM SARNIA FENCE

[illegible]

Style No.	Price per Rod	Description	Spacings of Horizontals in Inches
[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]

Prices on Poultry and Lawn Fencing on request

ACCESSORIES

[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]

FARM GATES

[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]

Write us about your Fencing plans — most of our orders shipped within 2 days of receipt.

SARNIA FENCE CO., Ltd.
Sarnia, Ontario

The Canadian Pacific Route
Bridging two oceans and linking four continents

Every Day in the year Canadian Pacific ships are steaming across two oceans

Service is the supreme test. The Canadian Pacific offers the most efficient and complete Transportation Service in the World.

Rail Service

The Canadian Pacific has over 19,600 miles of railway line. It is the direct link between the busy manufacturing centres of Quebec and Ontario, the Maritime Provinces, the fertile Prairie Provinces, and British Columbia. By its own system alone it serves 2,400 stations; by its controlled lines it has through services to Boston, Detroit, Chicago, St. Paul and Minneapolis with connections for New York and numerous points on other railways in Canada and the United States. It has also connecting coastal steamship services to Seattle and Alaska.

Passenger Service

Wherever you travel the Canadian Pacific takes you with speed and comfort. Its splendid passenger service, fast, frequent and luxurious, connects our big cities and reaches our beautiful tourist regions. It operates two through transcontinental trains a day in each direction—and in summer a third the Trans-Canada Limited, the fastest transcontinental train in North America

Freight Service

The Canadian Pacific reaches all the principal industrial, commercial and agricultural districts of Canada, and many, with direct connections, in the United States. It has a highly efficient freight service with 88 000 freight cars in constant transit.

Steamship Services

The Canadian Pacific has 27 passenger and freight steamships on the Atlantic Ocean—linking Canada with Britain, France, Belgium, Italy, the West Indies, Cuba, etc. On the Pacific it has 6 steamships linking Canada to the Orient. Two additional Atlantic and two additional Pacific steamships will be added this summer

The Canadian Pacific has also 49 steamships on the coastal and inland waters of Canada

The Canadian-Australian Line operating in connection with the Canadian Pacific has a service from Canada to Honolulu, Fiji, New Zealand and Australia

Hotel Service

The Canadian Pacific has fourteen magnificent hotels from the Atlantic Ocean to the Pacific—eight in leading cities or at important railway junctions open the year round, six, at beautiful holiday resorts (including four in the Canadian Pacific Rockies) open in summer only. Canadian Pacific hotel service is the standard of excellence

Telegraph Service

The Canadian Pacific Telegraph system reaches from Atlantic to Pacific, with its own lines into every important point in Canada and with service to every point in the United States. This is the ideal route for commercial and personal business. Cable connections with Europe and the Orient

Express Service

The Dominion Express Company operates on all rail and steamship lines of the Canadian Pacific and upon other railway and steamship lines. It provides express service—merchandise and financial—of the most efficient standard.

Before You Plan a Journey See a Canadian Pacific Man

BY RAIL BY WATER

IVER JOHNSON
SAFETY AUTOMATIC
REVOLVER

"Help!"

Could you answer a call for help meet a criminal handle him without danger to yourself? Unarmed, you'd be helpless. Armed, you could uphold law and order

Keep an Iver Johnson in your home No fear of accident—knocks, jolts, jars, thumps, can not discharge it You can even "Hammer the Hammer"

When needed the Iver Johnson responds with lightning quickness to the *intentional pull* of the trigger

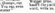
Hammer and Hammerless models in all calibres. Regular, Perfect Rubber and Western Walnut grips. If your dealer hasn't the particular model you want, write us.

FREE! Two interesting booklets full of information. Send at once for the one that interests you. "A" Firearms "B" Bicycles

IVER JOHNSON'S ARMS & CYCLE WORKS, 6 River St. Fitchburg, Mass.
New York Office: 99 Chambers St. San Francisco Office: 717 Market St.

Iver Johnson Champion Single and Double Barrel Shotguns combine accuracy and dependability, and are moderately priced

Iver Johnson Truss-bridge Bicycles are world famed for easy riding, strength and durability. Models and prices to suit everyone



He Earned Enough to buy a Car in One Month!

One of our men, selling subscriptions to MACLEAN'S, earned over $900.00 for himself in the month of October He has a good time in life—for he earns big money!

YOU can greatly increase YOUR income by representing MACLEAN'S in your spare time which you're now wasting Lose no more time Say "Tell me about your Spare Time proposition."

Agency Division
MacLean's Magazine
Toronto

As a Labor-Saver Alone
YOU WILL FIND THE
Onward
SLIDING FURNITURE SHOE
[illegible]
Made in Canada by
ONWARD MFG CO. Kitchener Ont.

Tycos Room Thermometers
Stand between you and ill health help you save coal ... comfort throughout winter months. [illegible]
Taylor Instrument Companies
[illegible] Toronto [illegible]

ELMGROVE FARM
Eggs for Hatching
[illegible]
J. H. RUTHERFORD Albion, Ont.

his head Then he approached his visitor "Looks here, Mister" he bellowed, "you get out of my shop and stay out or you'll be some of the rotten meat lying around here"

The other man looked from the menacing eyes of the butcher to the gleaming blade of his cleaver and lost no time in obeying the injunction His little bluff had been effectively called. Fortunately, unscrupulous salesmen who resort to sordid types of blackmail to secure business are nowadays very rare.

As a matter of fact moral fibre is one of the essentials which big houses demand in the men who would sell their goods to the retailers and the general public In some quarters there appears to be a belief that the average travelling salesman becomes worldly and cynical with a scorn for the finer sentiments Nothing is farther from the truth To be successful they not only must hold the respect and confidence of other men but, in order to have faith in themselves, they must have an inward justification for it They must *feel clean*—in heart and mind as well as in body

Two sales managers of long standing and country-wide experience were asked what qualifications they deemed most essential in the men they picked to fill highly-paid positions in their sales departments. Curiously enough the two veterans stressed similar essentials and apportioned them to percentages of value that were identical —

1—Sincerity 50 per cent
2 Personality 25 per cent.
3 Confidence 25 per cent

"Sincerity shines in a man's face," said the chief of a sales force that moves millions of dollars worth of goods from producer to consumer yearly "The man who is not sincere sooner or later convicts himself out of his own mouth He cannot for long maintain an outward appearance of sincerity if he does not live a clean and honorable life I have witnessed abundant proof of that.

"Years ago, when I was on the road myself I made very valuable connections with the head of a big house that resulted in our securing almost exclusively what business he could turn our way I prided myself I had gained this through the fact that we had both been residents of the same town in our earlier years. A matter of loyalty on Mason's part to a fellow-townsman I thought

"I was right in one sense and wrong in another One day after Mason had given me an exceptional chance to meet the attractive offers of a rival company who were seeking to wean his business away from us, this president and general manager leaned back in his swivel chair "Do you know why I give you preferment?" he asked me whimsically

I said I surmised it was partially on account of our former acquaintanceship in another town.

"Nothing of the sort!" denied Mason. "Friendship isn't the motive I'll tell you what it is It is previous proof that you are honorable and sincere I saw enough of you and your dealings with your fellow-men before you started on the road to know I could trust you and depend upon you to tell me the truth You know one grows to have wonderful confidence in the man who not only desires to tell the truth but takes infinite care that he does not tamper with the truth That's where you win!"

The Force of Imagination

UNDER the head of Personality in the foregoing list came personal appearance address intelligence and the general appeal of the individual One sales manager stated that while he himself envied men of big, imposing physical proportions he had to admit that the best general records for sustained sales in his organization were made by men of medium and under medium height In his estimation it was the "man beneath" that counted Confidence, the third great requisite in a salesman's makeup includes courage self reliance and faith in your goods. Genuine confidence in himself and the firm he is working for are absolute essentials if the salesman is to make a proper appeal

These are fundamental qualities.

Heads of big sales forces also stressed imagination and originality as essentials. No doubt imagination properly applied to selling methods is one of the most valuable assets a salesman can have—quite in the same manner as the most effective advertising consists in publicity that makes a direct appeal to the imagination of the individual The value of a trained man with an imagination cannot be computed he is a pearl beyond price. Only his severance from the concern he has been attached to will tell the tale in gradual loss of the prestige he built up for it with the curious cunning of a resourceful mind. Imagination is one of the gifts divine. Coupled with industry and determination it is the thing that makes the so-called "super men"

The Ontario supervisor of a big Canadian insurance company was dilating on these very qualities in salesmen one afternoon when a young man of somewhere around thirty-eight walked in from the outer offices, left some papers on his chief's desk and went out again

"That man," indicated the supervisor, "is our star salesman"

"What would a man of his calibre average income per year?" I asked

"Men of his particular calibre are few and far between" replied the other. "His total income last year was thirty thousand dollars."

Thirty thousand, selling insurance! That meant he had earned for himself slightly more than an average of one hundred dollars a day for every working day in 1921, one of the most difficult years to sell something that people imagined they could get along without

The supervisor said he secured a few exceptionally large policies, but in the main the policies which piled up his high total were about the general average in amount "One would almost be led to believe it was largely luck on his part, if we were to judge by surface conditions" continued the supervisor "As you may have observed he has not the appearance of an over-worked man You never see him rushing madly about and he does not work long hours."

What then was behind the selling power of this salesman who could make his services worth thirty thousand dollars a year in cold cash? Investigation proved that he is not what is known as a "mixer" socially. Until last Summer he was never identified with a club of any sort, and at that time he joined a golf club, solely, he explained for the recreation it would afford him. His home is his club.

"The man on the job who shows why he should get the business and depends solely on his powers of proving the actual value of the commodity he is selling not only has more satisfaction out of his achievements, but he thus increases his prospects for future business," moralized the supervisor in discussing the methods of his star salesman "How often it is the experience of a club-man to have a fellow-member come to him in an apologetic manner and deliver himself of something like this 'Say Jones, I'm sorry now I turned that business over to So-and-So, but you know they kept after me at the office so persistently that I signed up with them to get the thing over with Next time, old man, I'll try to remember you.'

"Now that is not by any means an uncommon experience with business men and salesmen who depend too much on club membership taking the place of eternal business vigilance Furthermore while it is a poor sportsman who will attempt to drum business during visits to his club, it often actually happens that a 'prospect' will resent the overtures of a fellow-clubman on the grounds that he is taking advantage of his friendship to sell him something A man properly 'sold' should be 'sold' on the merits of the goods he is buying and without leaving an after-impression that he spent his good money to do somebody a favor Clubs are all right in their place and I belong to several myself but out of a long experience as a salesman not only of insurance but of bonds and several other commodities I have come to the conclusion that social pull is not an essential in the matter of securing business and that thirty thousand dollar a year man we were just discussing is a living proof of it"

"But then there must be some particular reason for his phenomenal sales," I contended. "What would you say it was?"

Making the Other Man See It

I WOULD say it was his ability to appeal to the imagination of the people he approaches with a proposition" the supervisor replied. "Let me cite an instance which illustrates the point There is a well-known business man in this city whom I tried to insure for a period of years. I

The Chevrolet 490 Sedan the de Luxe edition of a most economical and reliable car

THIS new five-passenger Sedan brings within the reach of everyone the possibility of indulging his preference for a closed car.

Graceful in design, superb in finish and appointments, extremely comfortable, this new Four-Door 490 Sedan fills the demand of a roomy well finished closed car at less cost than the average touring model.

This car is powered with the famous 490 power plant and has all the improved features which are making the Chevrolet 490 the "talked of" car this year.

See this Chevrolet model at the nearest Chevrolet dealers who will tell you about our plan of deferred payments.

CHEVROLET MOTOR CO. *of* CANADA *Limited*
Subsidiary of General Motors of Canada *Limited*
OSHAWA WINNIPEG

Their wedding anniversary made happy because he remembered.

AND flowers expressed for him what words alone could never do. Do you remember? Do you place a red ink ring around that day on the calendar which is your wedding anniversary, somebody's birthday or some special day to remember [and

"Say it with Flowers"

A graceful, thoughtful tribute is a gift of flowers to those dear to you.

And flowers so beautifully express you. They are always in good taste, always right, always timely and always so welcome. The man who counts is the man who remembers.

Through the Florists' Telegraph Delivery Service flowers may be delivered within a few hours to any address in the United States or Canada

advised him to take out fifty thousand in addition to the protection which he already carried, feeling that amount was the maximum I could induce him to consider. I failed to make an impression on him and rival salesmen were quite as unsuccessful. His stock reply was 'Oh, I carry enough insurance now to take care of immediate expenses in case I should die suddenly.' That was about all one could get out of him. Finally I, with the others, gave him up as a hard-headed impossibility.

"It was some years later that the agent we were talking about walked in with a policy from this very man for one hundred thousand dollars!

"How did he land it? He told me he first studied the man and the various businesses in which he was interested and found that he was the driving force in them all. One day he dropped in on the 'prospect' and in the fewest possible words drew a vivid picture of the businesses the latter had created, their wonderful development and the possibilities they had *if the man who conceived them lived long enough to perfect his dream*.

"'But, Mr. Smith,' he followed up, 'what if you died to-morrow? You know better than anyone else that the immediate taking away of the main asset of the business—which is yourself—would make its value depreciate tremendously. Perhaps it would depreciate to a much greater extent than you have ever let yourself realize it would. You say you have most of your spare cash tied up in these enterprises. What would your family do for ready money in such a case? The succession duties in connection with your estate would have to be paid within a short period, in cash. That would mean, perhaps, that your heirs would have to sell, at a sacrifice, vital portions of the businesses you have worked so hard to create, in order to meet the succession duties and carry on after your death. It is this possible crisis in your family's affairs that I have come here to offer you security against.'

"Then the salesman, while his prospect was picturing the chaos that might actually occur in such an eventuality, laid his proposition before him and experienced little difficulty in closing for a policy for one hundred thousand dollars."

There are times, however, when the imagination of the 'prospect' is by a bad move on the part of the salesman started working in the reverse order. Take the case of a well-to-do young farmer whom an insurance agent friend had been working on for some time. One day while the farmer was in the city the agent thought to impress him with the financial strength of his company by taking him through the head offices and showing him the fine building and its magnificent appointments. Afterwards they had lunch with a half-dozen other insurance agents of the company.

"I was mighty glad to get away," the prospect told a friend next day. "During lunch not one of those seven insurance men said a word about business, but they all looked at me with such hunger in their eyes I felt like one in a den of unmuzzled lions. Later, when my friend Archie did broach me on taking a policy I kept on seeing those expensive head offices and the high salaried men in them and it stuck in my mind he was really asking me to take a share in paying for all of it. I didn't insure."

The Secret of One Man's Success

IMAGINATION is sometimes used by expert salesmen to spur their own minds to the keenest effort. A veteran salesman, now an inside executive with his firm, but who formerly traveled all over Canada with a special high-priced line of goods, once told me the story of his experiences. "I learned salesmanship under two old-timers, both hard headed self made captains of industry. They broke me in canvassing local prospects there was little hope of ever selling to. Later on I was given a list that was slightly better. Still I failed to make sales of any account. One day, while on my way to interview a particularly desirable customer I had time and again failed to secure, I fell into seriously wondering why I didn't make good. Frankly, I was pretty well discouraged and just about ready to quit.

"To reach the office of this customer I had to pass over an open field. On the way across this field I had to climb a fence, and while straddling it I looked down at my muddy shoes and soiled trouser legs and the thought struck me: What would my bosses think of me if they could see me now? And with that thought came an after-clap of inspiration. After I had wiped away the mud from my clothing I walked boldly into the private office of the customer and talked to him just the same as I might if my chiefs were standing at my elbow watching my every movement and listening to every word I said.

"I sold that customer a bill of goods with such remarkable ease I went away astonished at myself. That was the beginning of my success as a salesman. Even to the last day I spent on the road I used to address myself quietly before entering a customer's office, say something after this fashion: 'Now the heads of the firm are watching you, don't do or say anything you would not do or say if they were right at your elbow.'

"I carried those two imaginary personalities with me wherever I went to do business and between the three of us we built up a business I have since been given a lion's share of credit for establishing."

What About Luck?

WHAT about luck? Well, the element of luck—pure accident—occasionally plays a part. The insurance agent in the following case won out by that route though at the time he hadn't the slightest notion that anything but his ability was to be credited. An artist I know wanted to increase the life insurance he carried by a thousand dollars. He was turned down by one company after another, because their medical examiners found indications of definite organic trouble. About a year after he had given up hope, a friend who had just gone into insurance salesmanship commenced to worry him for a policy. One day, in order to end the matter, the artist consented to be insured. "You can make the policy for five thousand dollars," he said with a grin. "For," he told himself, "I'll never get past the medical examiner."

Imagine his consternation when the insurance doctor gave him a clean bill! The symptoms on which he had previously been turned down had disappeared. "It simply cost me one hundred and thirty two dollars in a first yearly premium for that practical joke I thought I was turning on a green insurance man," said the artist. "Oh well, such is life. I've got the insurance and an assurance that my health is all right in return for it."

Bridging a Commercial Chasm

Continued from page 17

	Farm	Farm Products	
	Lumber Woods	Lumber	
Canada's Natural Resources	Mines	Metals	Needs of World Market
	Fisheries	Fisheries	
	Furs	Furs—U.S.	
	Exp'ts $16 million	Use $136 Million	

It is ridiculous to have to acknowledge it in these days of economics and statistics that the figures have never been compiled to show what Canada can potentially produce in these things and what the world demands are for these things, but a glance is enough to show that Canada's road to prosperity, what will make her as powerful as the United States, is to bridge the chasm between these two—what she has and what the world wants.

Sufficient facts do exist to show that she is delivering only about a tenth of what one market has to have in these essential products. That market is the United States. If to the United States market of 100 000 000 people, you add 90,000 000 Latin Americans, (not counting Indians whose needs will grow as new products create the demand for them), the British market of 47 000 000, the French, German, Austrian and Russian market of over 200,000 000 people, and the Oriental market of at least 300 000 000 (I leave out those sections of the Orient which grow what we grow)—it isn't a guess very far wrong to say Canada is not delivering 5% to the world of what the world needs of her products.

I could give examples of this, that would fill *MacLean's* from cover to cover.

Take farm products alone and you have to subdivide them thus:

Farm Products	Wheat
	Barley
	Flour
	Oats
	Butter
	Cattle
	Potatoes
	Fruit
	Cheese

World demands for wheat are 000 000-000 bushels more than all the Americas produce. "Well," the indignant answer comes back, "aren't we producing from 200 000 000 to 300,000 000 bushels for export?"

Face the Essential Facts

CUT out the indignation and face facts and discard publicity bunk. No, you are not, not in the very best years. When prices were $2 plus the cash value of exported grain ran to more than $200 000 000 but the world demand that year at $2 plus was for a billion dollars of wheat. Canada got only a third of it and in normal years, the amount of Canadian grain that goes to Europe is nearer 100 000 000 bushels than 200 000,000—only 20% of the demand filled by Canada. If you doubt these figures write to the Canadian Railway Board and get the exact number of bushels of Canadian grain, that go from Canadian ports to European ports.

"But," you answer, "a great deal of this Canadian grain goes to Europe via American ports."

That is just the point, and when it goes out through the American re-exporter, he gets the profit, which Canada should have.

Right now, Germany is in the Argentina market for thirty three million bushels of grain at $1.60 and in the world market for 78 million bushels. The Canadian farmer is getting in the far West 60c, at intermediate points 80c, at central markets $1 plus.

Right now one of the smallest countries in Central America is in the market for 3 000 000 bushels of grain at $4.80 (U.S. currency) a bushel.

Canada has her own merchant marine, of which she should be proud in spite of party jibes, and if she does not go out for profits on her own trade she cannot expect other nations to work for her profit and not their own. That is the real animus of the opposition to Canada having her own legations and consuls, but she can overcome that animus by sending her trade agents to every port in the buying world, and we are spending to extend export trade according to the Griffenhagen Report $138,254, according to the Department of Trade and Commerce, $239 000, where we are expending more than $4 000 000 to bring in colonists and advance agriculture.

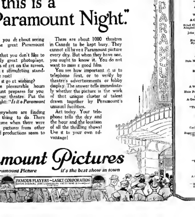
Or take another aspect.

The Canadian West has to-day more than 30 000 000 acres under the plow, or supposed to be under the plow—owned by farmers, even if abandoned by some, or left fallow in some years, but the Canadian West has some 300,000 000 acres that are arable and ought to be under the plow and are not. That is—only a tenth of the land is producing that ought to be producing. Why isn't the rest under the plow? Because we haven't bridged the chasm between what the world wants and what we have to deliver to the world.

Speaking of cattle, we cannot compete in the Latin-American markets, which buy from Argentine and which owing to a mild climate can raise cattle cheaper than Canada can. Mexico is not and never can be in that class. She has no high overhead expense of wintering cattle, but in the areas where cattle need only be stabled for milking and the stables are wattle roofed sheds, there is such drought that feed is only assured by irrigation, and this makes for terribly high prices for cattle and milk—$200 for thin scrubs and 35c a quart for fresh milk. There are difficulties in the way of this trade, of course. Full grown imported are terribly subject to a deathly tick, but young cattle in good fettle become immune, and the calves of these young are immune from birth.

So I could go on down the list of farm produce—butter, which farmers could not sell at the country store last year at 15c a pound, sold in tinfoil containers to prevent contamination, at $1.30 on the Border, to $3.40 inland.

Suffice to prove we are not bridging the chasm between what Canada has and what the world wants.



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With Dorothy Dalton
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"A Homespun Vamp"
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"Boomerang Bill"
With Lionel Barrymore
By Jack Boyle
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By Dion Clayton Calthrop

Constance Binney in
"Midnight"
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Bebe Daniels in
"A Game Chicken"
By Nina Wilcox Putnam
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"Travelin' On"
By William S. Hart
A William S. Hart Production

Elsie Ferguson and Wallace Reid in
"Forever"
By George DuMaurier
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Gloria Swanson in
"The Husband's Trademark"
By Clara Beranger

Wanda Hawley in
"Bobbed Hair"
By Hector Turnbull
A Realart Production

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"Fool's Paradise"
Suggested by Leonard Merrick's story
"The Laurels and the Lady"

Constance Binney in
"The Sleep Walker"
By Aubrey Stauffer
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"While Satan Sleeps"
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"The Parson of Panamint"
By Peter B. Kyne

Marion Davies in
"The Bride's Play"
By [illegible]
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Our Vast Lumber Resources

ONE of Canada's greatest natural assets and resources is in her lumber woods. Canada possesses the second greatest lumber resources in the world. At no time do I find Canada's lumber exports—timber and pulpwood products—exceed $250,000,000. Unfortunately the figures do not exist to show the demand of the world markets for lumber, but the figures do exist to show the market demands for one sector of the world markets. Take New York City, not its suburbs. In a population of 3,500,000 there is a shortage for 400,000 people. Last summer the shortage was for 500,000 people, but hard times compelled a great many people to move out to the country, so that in the average small village within a radius of seventy miles from New York there is hardly such a thing as a vacant shack or house. Only the mansion house type is empty because people cannot afford to keep it up. A Senate Committee is now planning for the erection of 80,000 moderate sized houses. I do not know how much lumber will go into these houses, but I know when I built a farm house just before the War and prices were lower than they are now—the bill for lumber alone ran close to $2,000, and when I built a very moderate sized sanitary cow barn three years ago, the bill for lumber alone exceeded $3,600. In both cases all the lumber except some cypress wainscotting came from British Columbia. Now suppose we put the cost of the lumber going in these 80,000 homes to be built at $2,000. In houses of ten rooms the cost will be much more. The cost of that lumber to the New York home builders will be 80,000 x $2,000 or $160,000,000. That is only one city, remember, suffering a terrible shortage of building material in the Eastern States. Every big city East of the Great Lakes is suffering a proportionate shortage. And the cause of the shortage chiefly is that costs of lumber have gone beyond the reach of the home builder of average means. If Canadian lumber could be delivered to these centres at moderate cost, there would be a jump of about two billion dollars in requirements for Canadian lumber, and there would be a proportionate reduction in unemployment among carpenters in the East and mill workers in the Canadian West. By actual survey the shortage of building material in the Eastern States is to-day two billion dollars.

Is Canada getting such demands for her Western Lumber?

She is not, as the unemployment testifies.

Why not?

Because she is not bridging the chasm between what she has to sell and what the world must buy, and calling names and mis-stating facts will never build that bridge.

Isn't it worth while for Canada to set herself to the National Policy of building that bridge?

Will she gain more by letting Labor call Capital names, and Capital call Labor, by letting Producer curse Consumer, and Consumer curse Producer? Or will she gain more by bidding all classes get their heads together or have their heads knocked together? Which policy will yield greatest good to all? I don't purpose answering that question, for whichever way you answer will evoke a shower of brick-bats, and while I don't mind brick-bats—they always prove something has wakened up—I have never found that brick-bats build bridges, and it is bridges Canada needs to-day.

Article No. 3 will appear April 1

Judgment

Continued from page 19

the expansion of the factory. Prepared it and perfected it by weeks of application until he was sure that it was sound and good and wise. And when his plans were ready, buttressed and fortified, he presented them to the attention of his older brother.

"It was the last struggle of the dying soul of this man in the dock before you, gentlemen. He had committed everything to this attempt. And when he put them to the issue he knew this was so. Defeated to-day, he could be no more than a slave hereafter.

"You remember the evidence. His brother listened, listened with that derisive smile which even those others who were present at the conference remarked. Listened, took the sheets of paper on which the details were set down, glanced them idly through—and tore them across and across and across till the tiny bits fluttered from his hands into the waste basket at his side.

"You remember what he said. 'Father put the control and the decision in my hands. He was wise. I am the one to decide. Stick to your routine, boy.'

"And the soul of this man died."

• • • • • • • • •

AN INCIDENT sprang into the Judge's mind complete in all details. He remembered it ever so vividly, remembered it because it had been his wife's last effort to win back the past. The last flame that leaped upward from the dying embers of the girl she once had been.

The tenth anniversary of their marriage. That morning at breakfast she handed him an envelope, bidding him open it when he was in his office. He took it without meeting her eyes, his own at the moment absorbed in a sheaf of papers on the table by his plate. Put the envelope in his pocket, and till late that afternoon forgot it altogether. When he opened it he found that it was an invitation couched in formal terms. "Miss Elizabeth Tarleton," his wife had written, "requests the pleasure of the company of Mr. David Rodman at dinner, this evening at seven."

And on a separate bit of paper, in her small, pretty hand:

"I hope you can get home in plenty of time, Davy dear. And will you put on the clothes that I'll lay out for you? They'll be on your bed. I'll meet you in the living room at seven."

Reading, he frowned a little. He did not like being called "Davy." His name was "David." Also it was not convenient for him to get home so early, that afternoon. It would mean cancelling an appointment of some importance.

In the end he decided to humor her to that extent. Yet did it with an ill grace, grudgingly. Reached home, as matters chanced, at a quarter before seven, and went to his room. There were garments on the bed, they were familiar, yet strange. Something grotesque about them. He picked them up, handled them distastefully.

After a moment, he saw that they were the component parts of that costume which he had worn when he was Romeo, ten years before. She had treasured them, then, through the intervening years. The fact irked him. He had tried to forget the follies of his youth, and his impatience with her was, quite illogically, increased when he realized that the costume was entirely too small for him now, that he could not by any possibility get into the hose and doublet.

He went down the stairs, very much on his dignity, and in the living room saw Juliet waiting for him, eyes shining, and soft cheeks afire. But when she saw him, disappointment leaped into her face. "You didn't put them on?" she cried.

He shook his head, embarrassed as much on her account as on his own. "Ridiculous! Of course not," he replied. He would not confess it was because they were too small. "What folderol, Elizabeth!"

She fought to save the hour for which she had planned so tenderly. "It doesn't matter," she cried. "You're the same to me . . ." and began softly, whimsically:

"'Oh Romeo, Romeo! Wherefore art thou Romeo?
'Deny thy father, and refuse thy name . . .'"

But he would have none of that. "Isn't dinner served?" he asked harshly.

She was always so easily crushed into silence. They went into the dining room together, and sat down. Nevertheless there was a valiant spirit in her. She would not yet confess defeat, and when they had been served, and the maid had withdrawn, she said almost imploringly:

"You do like my costume, Davy?"

He looked at her with critical eyes. "It is faded with the years, Elizabeth," he replied.

So, through that dinner which she had meant to make so gay an hour, they spoke no more. Afterward when he had lighted his cigar she fled away to her room. He did not see her again till next morning.

• • • • • • • •

JOHN HALL'S voice broke once more into the Judge's revery. "A clod college," he cried. "Crushed, and broken, and debased. Yet there was in him still a spark that could leap to fire. And one day the older brother fanned that spark into flame. Called him coward and craven. We have his words, in the testimony. 'You're not so brave as a rat, brother mine,' he said. 'Even a rat will fight. You hate me, you'd kill me if you dared. Yet do not dare.'

"This man who is on trial was sitting at his desk and an upper drawer of the desk was open. There was a revolver in this drawer. He lifted it and turned to face his brother. And the man who had killed his soul saw the weapon and—laughed. Then toppled forward to the floor, a bullet through his grinning face, and through his brain."

Judge Rodman heard, dimly, through the veil of his abstraction. It was almost too hot to be borne. The fly still harassed him. He could doubtless have killed it before this, but his dignity forbade a gesture that might have proved futile.

He no longer heard the lawyer, seemed to hear instead, the voice of his dead wife pleading.

• • • • • • • •

HER spirit had flamed into a last revolt, even as had the spirit of this man in the dock before him. All these memories of his were so tormentingly vivid. . . . She had a friend, a woman unhappily wed, and these two wives had clung together through the years. Then the other woman's husband divorced her.

When he heard of this, the Judge forbade his wife to see her friend again. She had protested. "You're wrong, David! You're wrong!" she had cried. "It was not her fault. It was his. You know that. And she needs me now more terribly than ever before. Let me go to her. Please. Please!"

He shook his head. "No matter whether she was right or wrong," he reminded her, "The court has ruled her wrong. It is impossible that my wife should be intimate with a divorced woman."

She had been silenced; he supposed her convinced and submissive. But weeks later he discovered that she had disobeyed him, had seen the woman constantly. He remembered, too distinctly, the hour that followed. Accused, his wife had lied to him in the pitiful desperation of a child. "I didn't, David. I didn't," she protested.

But when she understood that he knew the truth, she became defiant. "I can't help it," she told him. "Yes, it is true. She was my friend, and she needed me."

He silenced her with a word. "But I was your husband," he reminded her, and terror crept into her eyes.

"Please, please understand," she begged him. "She needed me so . . ."

He remembered the stern, just anger which had moved him. He had spoken as one on a height, had spoken with utter finality. She must obey him, he said, or they must part. There could be no compromise.

She opposed him with the helpless lack of logic of womankind; she could not reason, she could only beg. She admitted he was right, yet cried: "But she needs me, David. She needs me so." He remembered that he had been a little sorry for her, a little contemptuous, because she was unable to do anything but plead. He had been completely convinced that he was right, that his attitude was the just and the proper one. And—there had been no bending him.

She yielded. That was the inevitable end. He could perceive, in this clearer-visioned retrospect, that something in her had died with that submission. She stayed much at home thereafter, spent more and more time in her own room. A year or two later, by imperceptible degrees, she became ill. Sickened without apparent cause. After some weeks she died.

He had been very busy with public affairs for months beforehand, had come to accept her as a shadow in the background of his life. Her death was an acute and terrible shock to the man. Since that day he had been more and more a prey to these harassing memories.

• • • • • • • •

JUDGE RODMAN scarce perceived that John Hall was done with his argument, scarce understood that the pro-

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secuting attorney had begun. This cause before him was no longer of importance in his eyes. He was weighing his own case. For two weeks now, in his memories, he had been sifting the evidence against himself. The act had been almost unconscious, had been almost automatic. But it was become conscious this day.

The man was fundamentally a lawyer and a judge; that was his heart and soul. He could be as stern with himself as with the most miserable culprit in his hands; could be as just in considering his own derelictions and commissions as in weighing the misdemeanors of others. It is the jury's function to determine guilt; but Judge Rodman could play the part of judge and jury too. He became, in his complete absorption, unconscious of the passing time, of everything save his [illegible] which were the evidence that he was considering.

When the time came for him to charge the jury he did so automatically; his perfect mind functioned like a machine, choosing words and phrases, and setting them sternly forth. He stated principles and conclusions as ruthlessly as justice itself.

The defense had raised, he reminded the jury, the questions of premeditation and of intent. "The law requires that these exist in the case of murder in the first degree," he pronounced.

"But it is not necessary that premeditation cover any extended period of time. Premeditation may be instantaneous, may endure for only the split fraction of a second. A man may decide to kill another man, and do that killing instantly, and yet the law considers that he has premeditated the crime.

"Intent must also exist. If a man does something which he knows will kill another person, the law says he intended to kill that other person. If he claims he did not know that the thing which he did would kill, the law considers whether he should have known. If he should have known that the act which he committed, the deed which he did, even the word which he spoke would cause the death of another person, then he intended the crime."

He paused, his thoughts unconsciously caught by his own words. Should he have known that through these years he was killing Bess, killing her soul and perhaps her body too? He wondered. . . . Yet there was no perceptible interruption in his measured words. He spoke of passion, of those bursts of murderous fury which precede crime. And by and by, he made an end. The jury went to its room, the Judge retired to his chambers to await the call. Had time for meditation there.

Back in the court room John Hall and the prosecuting attorney came together.

"A just charge," said the prosecuting attorney.

"And a merciless one—" said John Hall.

* * * * * * * *

THE jury came back promptly, with the only verdict it was possible for them to render. Judge Rodman had never shrunk from duty that was plain before him. His voice as he spoke the sentence, did not shake nor quaver. He was scarce conscious that the prisoner was there before him. He thought, once, that it was himself and not the convicted man who stood yonder in the dock, listening to the austere and implacable formula of the law.

Afterward, he spent an hour in his room with his papers, seeing no one. Then word was brought that his car had come for him and he bade the court officers and the attendants good afternoon and went down to the street. His chauffeur held open the door. The Judge climbed into the tonneau.

"By the way, Richard," he said to the man, in an even tone, "Stop on your way home and get fifteen feet of two-inch hempen rope at the hardware store."

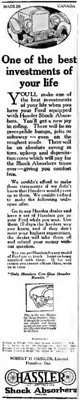
The chauffeur touched his cap and started the car. Judge Rodman relaxed his great bulk in the seat, eyes half-closed, automatically responding to the occasional greetings from passersby. A certain peace had come upon the man.

* * * * * * * *

"Insane!" the papers said when they found him hanging. Insane with grief over the death of his beloved wife.

But there was one man who understood.

"Whoever shall kill shall be in danger of the judgment," said John Hall.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The Man Gift

Continued from page 22

said, her voice coming from the depths of her pillow. She had been prepared for his going away. "It was the terrible fact that, loving him as I did, he went away without telling me that he cared for me in return. I can't—I can't—I simply can't bear that," she wept, each sob a jagged tear at Mason's heart-strings.

He gasped in surprise. "D'you mean he didn't tell you that he loved you? That he said nothing?"

"Yes."

"Then how—how—?"

"I told him," Jocelyn confessed. "Why should I have let him pass by without telling him what he meant to me? Unwomanly? No, daddy, it's more unwomanly to be subservient to a thing called society and marry one of its marionettes. I at least was honest with myself."

So Grosvenor had acted honorably after all? And real! Yes, that was a concession that John Mason now had little hesitancy in granting him. Besides he had gone away so emphatically, without leaving a trace of his footsteps.

She had no idea where Grosvenor had gone, and questioning her further he gained nothing but the information that he had long had plans for taking a small motor repair shop and starting a business of his own. "At first he told me that he would find it in Toronto," she said. "But now—"

"Well," she sighed a moment later, "it's no use wearing ourselves out, is it?" She smiled sadly at him. "You look awfully tired, daddy—and worn. I can't blame you. And I'm wretchedly tired myself. But now you know what it was I wanted most for my birthday, with your consent. It's over now, and as I told you, you couldn't buy it for me, could you? You probably found that out in the library."

She waited a moment before continuing. "And you won't think I've disregarded your feelings, will you? He was not quite so ordinary as you think. His people—he once told me about them—were rather nice—well-known, I mean, and I believe he said he had attended Harrow. There was no mistake about his being a gentleman. And when all is said and done I think that being a good chauffeur is about as great a success as any in this world." Again she smiled, and on the instant he thought her very wise, wiser than ever she had been.

She kissed him good-night and he blessed her. Outside he waited for the click of the key before going back to his chair in the library.

Harrow, eh? Taking a motor-repair shop? And next Thursday would be Jocelyn's twenty-fourth birthday. He squared his shoulders. Well, by George! he had exactly seven clear days in which to get busy.

THE next morning he breakfasted alone, then went down town without disturbing her. The office routine was a monstrous triviality, business, the thought of it absolutely ridiculous. Later in the day he engaged two passages on a boat sailing for Naples. With the remembrance of Jocelyn's abject misery so persistently before him, something not unlike confusion began to reign in his private room. A score of letters lay unsigned on his desk, and there were strict orders that under no condition was he to be disturbed. But at length he felt he had to do something, speak to somebody, and he was immeasurably glad when the ringing of his telephone gave him the opportunity.

It was his old friend Peter Atkinson. The object of the call, it was explained, was to find out if he, Mason, would care for a game of golf. "The links," came the invitation, "are not so dusty for October."

John Mason was in no mood for golf but he urged Peter to meet him at his club immediately; he had something very important to say to him. Peter acquiesced.

Peter Atkinson was a clean-shaven, bald and elongated bachelor who, as he so often stated, had safely travelled through seventy years without having been snared by a petticoat. In the lounge room of the club, listening to John Mason's story, he preferred a persistent chuckle when he was not rubbing his thin, very bony hands.

"By Gad! that's a good one," he commented jerkily when Mason had come to an end. "Yes, sir, I'm hanged if that doesn't take the biscuit—pretty nearly two biscuits."

"But what's to be done?" asked Mason miserably.

"Done!" Peter laughed mirthlessly. "Done? Why you've got to corral this car-driving colt and get him hitched up to a post. Otherwise Jocelyn will be leaving you like a hat in a gale of wind."

"That's just what I feared," quavered Mason. "But he's vanished—as I've explained to you he's gone."

Peter indulged in another dry laugh. "Gone? Yes, he's gone like Sunday only to come round again. If you threw a net any night from the top of your house you couldn't fail to land him."

But although that might appeal to Mason's sporting instincts, old Peter said he knew a better plan. The alternative proposal was that since Grosvenor was on the look-out for a small motor repair shop John Mason should go and purchase one and then advertise in every newspaper that it was for rent. "Make it cheap," he advised, "and you'll get him. Five dollars a week or something." But then he warned he must be sure to keep his identity dark and someone should act as a go-between, but the idea was to ensnare Grosvenor so that the lion in him would turn to mutton. "Cold mutton," said Peter.

"Well, will you handle the job?" asked Mason, all intent and serious.

"Provided," returned the old beau, "you'll inveigle Jocelyn into accepting my sole company for the theatre some night. Some evening before the lad gets a strangle hold on her if you, fond parent, can possibly understand what I mean."

John Mason accepted the bargain.

ON SATURDAY afternoon just as he was about to leave his office Mason was glad to see Peter Atkinson poke his face in at the door. "Take off your shawl, John," was his greeting. "I've something to say."

Peter had a mischievous gleam in his eye and his intermittent chuckle was strongly in evidence. He had that morning, so he said, received a letter from young Grosvenor in regard to the rental of a certain motor repair shop on King Street, East. "There's the letter," he said, "read it for yourself."

"But what's more to the point," Atkinson went on, "I saw the young fellow this morning, closed the deal and gave him the lease. He's in there now for all I know. He's in there to work too, and I wouldn't be so far wrong if I said he'd make good. But it's plain what he's up to."

Mason asked him what he meant, and received the reply that that wasn't worth talking about. "But what often puzzles me is this," said Peter. "How is it possible for a young intelligent man to be so hopelessly blinded by love as to seriously think he can make a fortune out of a few old nuts and tires? He'll slave there—like a beaver—for years."

"We must send him as much help as we can, Peter," said John Mason hurriedly. "He's a good mechanic and you and I should be able to arrange that he has plenty of work to do."

Peter Atkinson snorted.

"Nonsense," he said. "Now look here, John—" he prodded him with his sharp-pointed boot— "let me put a straight question to you. Do you want him to make Jocelyn happy and marry her?"

To the twinkling eyes Mason adopted a defiant attitude. "Yes," he shouted.

"Then get him back into your house by hook, crook, or fire-hose and tie him to a chair." He grinned. "If a man has any sense at all," he said, "nothing short of being trussed up like a fowl would compel him to marry. Threaten him, beat him into a pulp, force him to the altar by the scruff of his neck." John Mason looked at him with incredulous eyes. "I'll tell you, John, that's the only way they'd have got me to land myself to one single solitary woman." Then he jumped to his legs and began to caper about the office. "Send him work," he repeated. "Ha! Ha!"

"I need hardly remind you, Peter, that you're acting very much like a lunatic," said Mason.

"Undoubtedly correct," agreed Peter. "Now then, instead of sending him work, this is my scheme. It's no use having a son-in-law if you don't make use of him. Into this office he goes, neck, crop and high collar, and when you are ready to push up the daisies, John, he'll take your place here." Mason gasped for breath. "Now the way to go about it is this. I've

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by William S. Coulthard

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I have been offered positions writing show cards, but I am not interested, as my present position is perfectly satisfactory, but I certainly am glad I enrolled in your school—my spare time money is exceedingly attractive. Besides I find show card writing an interesting occupation that fills in those evening hours that used to drag so. In fact, it is really a hobby now with me—and a profitable one as you can well imagine. Only last week I received a check from your school for [illegible] for work done over the last three weeks. Of course you'd have paid me regularly each week if I'd bothered about it, but I was too busy to tell you the amount of work I'd finished.

There are times, however, that I feel show card writing by your simple method is almost too good a thing—that's when I have so many orders ahead that I cannot see my way clear to finish them—and have to turn down work.

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By the way, I think you'll be interested to know that previous to enrolling in your school I had never tried my hand at any work of this nature.

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got it all arranged in a neat little package of poison [illegible]

"To-morrow or Monday I'll send a man with a proposition so bullet-the sun, moon and stars that it'll dazzle and blind him so he can't see the color of his shirt. This scheme will be one whereby he goes into partnership with someone else to get hold of a large garage just round the corner—the brazen brand of which you'll cleverly point out to him later when he comes to see you, don't forget that.

"For this proposition he'll need exactly one thousand berries, not a cent less, not a penny more—just a round neat darling little thousand." He paused for more wind. "When he comes to you for this sweet and desirable thousand which he so carelessly, spiritlessly, absent-mindedly, let us say, ignored last Thursday—lock the doors and brain him!"

John Mason burst out laughing. It was the first time he had laughed in days and it immeasurably relieved him inside.

"Peter," he said, "you're a tonic. But you can take it from me that Grosvenor will need a great deal of persuading h'"

HOW Peter Atkinson was managing all this during the early part of the week Mason had no idea, and being in constant touch with Jocelyn gradually sharpened his anxiety again. The day of her anniversary found him more perceptibly unhappy than Jocelyn herself.

Dinner over, Mason was called to the library where Peter Atkinson was waiting.

"He'll be here in fifteen minutes," were his first words.

Mason experienced a strange beating of his heart, and he begged his friend to at least take off his hat and sit down.

Peter admitted he wanted little invitation to do that. "At my age," he said, "this rushing round won't do. I'll eat here."

Grosvenor, when he came in, Mason saw, was paler than usual, a little more drawn, noticeably about the mouth and eyes; but his back was as straight as ever.

"Perhaps," began Grosvenor, looking from one to the other, "perhaps Mr. Atkinson will help me to explain?"

"Jump right into it," urged Peter, between mouthfuls. "I'll stand by you whatever it is. Didn't know you and Mason were acquainted. Very pleasant."

Grosvenor then explained. There was a man named Stephenson, he said, who had made a pretty decent proposal to him about taking a garage away down town. They had looked into the matter very carefully and had found that they could have the rental of it for the low sum of two thousand dollars cash down, and a small additional sum every six months. "It's a wonderful proposition," he went on eagerly, "and I think Stephenson and I were the first in on it. Stephenson says he's a first rate mechanic and knows a car from top to bottom."

Up to now his tone had been free from nervousness or embarrassment, but as he continued, his courage began to desert him and he was inclined to stammer his words. "Stephenson has a thousand dollars of his own," he explained, "and—and the opportunity seems too good to lose, so I—"

"You mean," said Mason, "that you've pocketed your pride and now you want to do the same thing with that thousand I once offered you?"

"I—yes—that is, you see—"

"Nothing," cut in Mason, "could be easier." He opened the same drawer and took out the same cheque. "Here's the money just where you left it." Grosvenor took it and folded it into a neat oblong.

"Thank you, Mr. Mason. I—I feel in some way, I owe you an apology for this but—" Here a burst of laughter from the guests in some part of the house caused him to lift his head. Both men watching him, easily saw how it affected him.

"Don't apologize," said Mason. "It's a pleasure."

"Thank you, Mr. Mason. Good-night." Grosvenor turned to go.

"This property you're contemplating," called Mason, as Peter Atkinson signaled an important wink, "where is it situated?"

"It's the old Foster factory."

"Surely not that garage on Sherbourne street?"

"Why, yes, that's it."

Mason and Atkinson exchanged serious glances. "Good heavens, man, don't put your money into that place. It's a trap, a worthless affair, uncovered by fire-protection, the building itself in danger of falling down. Why it's been vacant for years, my boy, not worth a nickel."

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"Good Lord! no!" supplemented Peter glibly. "Put Minerva's wings on both your tootsies and step out of that swindling mess in high gear." He again consulted with Mason across the table. "Looks as though this Stephenson ought to be locked up. Know his telephone number?" he asked of Grosvenor.

"Yes."

"Call him up."

Grosvenor did so, and his face fell when there was no answer to the call. "He promised to be there for certain," he told them, rising to his feet. "I was to tell him if I'd got the money."

Peter excused himself and jogged away to the party. "I promised I'd dance with Jocelyn," he said. "Ho! Think of it! seventy and twenty-four!"

"My daughter's birthday," Mason explained when they were alone.

GROSVENOR stood by the table wondering the millionaire felt sure what he had now better do with the cheque in his pocket. Mason sensing what was in his mind, could almost feel the painful tightening in his breast, and he was loath to keep up the pretence any longer.

"Will you work for me?" he asked.

The young man looked up, absently. "Well?"

"Come back here, you mean?"

"No, no. I'll give you a job in my office, under-manager of the sales department, salary two hundred and fifty a week—if you make good."

A light came to Grosvenor's eyes, and then vanished again. "What does that mean, Mr. Mason?"

"It means," was the reply, "that you'll need to work very hard for one thing. Don't say you can't do that."

"I won't."

"Then you'll accept?"

"Gladly."

Here John Mason paused, then, taking a firmer hold of his driving reins, he went on:

"But by George! Grosvenor, in the last week I've aged years, all because of your confounded pride. Now here's my hand, and if you don't take it and cease keeping your nose up in the air I'll take a club and brain you." He subsided into his armchair, obviously winded and out.

"If that's the way you feel about it, Mr. Mason," said Grosvenor, hardly able to prevent a smile though his heart was pounding his ribs, "I have no alternative. But I would again remind you of my late position and of my particular relation to the rest of the servants." Mason here decided that he would fire everyone of them the next day. "And as for taking your money—well, if I don't earn it—"

"Stop!" said Mason.

He looked at his watch and saw that it was close upon ten o'clock. Jocelyn's birthday would soon be coming to an end, but she had two hours of it in which to enjoy this latest gift. He shook hands with Grosvenor, wincing at the tight pressure brought to bear on his fingers, then went to the door and peeped out.

"Stay in here," he whispered, "and don't move."

He found Jocelyn in the midst of a crowd of elders and putting his arm around her he led her away to a quiet corner.

"Now is there anything your old daddy can't get for you?" he asked. "Once upon a time, in fact last Thursday, you said I could not—"

Catching at her breath she seized his arm in astonishingly strong fingers.

"Oh, please, please tell me."

"He's in the library," he said simply, "waiting for you."

"Did—did you say it was your gift, daddy?"

"Partly mine. That is, I've withdrawn all my objections. Peter Atkinson thinks you have drawn a prize." There was a little silence. "Well now, what are you going to say? The pearls were more fully mine, but I suppose that Grosvenor is—?"

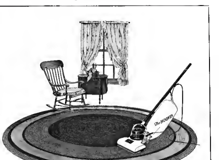
She lowered her eyes and her face slowly crimsoned. "I'm afraid so."

"Then for God's sake don't keep him waiting," interrupted Peter, who had just come up and heard the last question. "He's liable to get away for good this time. What are you lingering here for?"

Jocelyn laughed and slipped away, and Mason, linking his arm in Peter's, piloted him into the billiard room.

"I'd like to celebrate somehow," he said a little sadly, a little shakily. "Let's punish a whiskey—neat."

"Let's punish one thousand whiskeys," said Peter.



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Pearls and Corpuscles

Continued from page 25

THE introduction it was obvious occasioned considerable heartburning among those who were overlooked and strangely enough. Dawn signified that he, Mrs. Peyson and I should take a stroll about the grounds. The thing seemed aimless for the whole conversation was devoted to drawing out Lucy Peyson into a description of her magnificent jewels. To me it seemed absurd, and yet I knew that on such occasions Donegal Dawn made never a move without a motive.

Finally we three were alone on the side of the house opposite the broken window and just there Dawn seemed to forget all about his case and to give himself up to the admiration of Mrs. Peyson's wonderful borderings of flowers which skirted that full length of the house. There were some magnificent rhododendrons just breaking into bloom, and Dawn was conversing fluently about their culture when he stopped abruptly in front of a French window whose entrance was completely blocked by a handsome bank of this floral beauty. That window, I recalled, faced upon the main living room.

Dawn took hold of one of the most handsome blooms, and made as though to jerk it rudely from the stem.

Lucy Peyson's breath caught sharply, and she reached forward as though to save some cherished treasure, then instantly she blushed, like one who is slightly ashamed of some impulsive action.

"I see you are unusually fond of your rhododendrons," Dawn laughed easily.

"Pick it, Mr. Dawn, if you care for one." Lucy Peyson now went to the other extreme. "I am too fond of these blooms, I fear, at least Jimmy says so and he teases me about it. But there are times when I almost feel that they know me."

Dawn nodded in understanding, and by the manner in which he now led the way back to the curious group I knew that some purpose had been served.

We had gone but a few yards before Mrs. Peyson gave a little muttered exclamation.

"Mr. LeRoy seems to have recovered," she declared, "and I am so glad. I feared that something serious might be wrong with him."

"Recovered from what?" Dawn asked with that habit of his of overlooking not even the least of seeming clues.

"I hardly know," Mrs. Peyson laughed, "Rankin, the butler, told me that it was extremely difficult to waken Mr. LeRoy this morning." Then just there the woman paused, and her eyes grew noticeably wider. "I wonder, Mr. Dawn, if that could have anything to do with the robbery. There is another mystery here for there seems to have been a perfect epidemic of over-sleeping this morning. Now I wonder——"

So did Donegal Dawn wonder. His brightening eyes told that.

"What could possibly account for it?" he murmured.

"I am sure I don't know," Mrs. Peyson replied in a puzzled way. "I have been trying to think what we were doing yesterday, but it was just the ordinary things, and I am certain none of us took more than the one cocktail last night. You may think we are daring, Mr. Dawn, but we do that here, perhaps, out of spite."

IT APPEARED, however, that it was not the motive which interested Donegal Dawn, for it became quite obvious to me that he had suddenly grown weary of the woman's company. The moment we were alone he asked:

"Say, Brad, what was that stuff they were drinking last night? Did you have any of it?"

"A little, I am afraid," I confessed.

"Is there any of it left?"

"There is. At least I saw Peyson put a bottle away in the buffet. There was an inch of it left."

That, I felt, was not betraying my trust, nor did I think I was exceeding my duty when I showed Dawn where the liquor had been placed. Yet when he opened the door of the compartment which I had indicated he gave a little exclamation of astonishment.

The bottle, it was plain now, was perfectly empty.

"I'll take it with me," he said.

After that Dawn had no comments to make. After a trip to the garage, where he inspected the red splashings on the ground and even climbed into the loft, he signified that he must be alone.

"I want to look over Mrs. Peyson's room without all that trike tracking after me," he explained. "So just be a good fellow, Brad, and keep them away."

"Have you found any valuable clues?" I could not help but ask, but Dawn merely smiled in his baffling way.

It was an hour before he came down again, and this time he was carrying something under one arm, carefully wrapped in paper, while in the other hand was the inevitable grip. His eyes, I could see, were unusually bright, and while that looked bad for Jimmy Peyson, the man refused to divulge so much as a single word as to his findings.

"You can stand on guard now, outside the library," was the best he could do for me, but that best as may be imagined was quite enough to keep that oddly-matched dozen straining forward and plying me with all manner of strange questions.

In that hour during which I remained the official guard over Donegal Dawn's secret operations, I am quite certain that the burglary was solved in a dozen ways. But what amused me the most was the manner in which some of the guests began to look with strange glances at each other as though implying things which they dare not put into words, and in that hour I came to appreciate that our psychology for shocking the ill-mated dozen into mutual understanding was built up on a foundation of the most crumbly sand and was likely to split them wider than ever.

It was with thankfulness, therefore, that I finally heard Dawn's summons from the inside.

DONEGAL DAWN ran his glance slowly and measuringly over the whole gathering, then he turned calmly aside to finger for a moment some of the paraphernalia of his wizard trade, as it lay spread out upon the library table.

"You are quite certain, Mr. Peyson, that no person is missing?" he asked. "Not so much as a single servant?"

There was something in his manner which caused a slight shiver of anticipation to pass through the gathering. Perhaps it was the spectacle of one of two queer instruments which lay upon the table, either that, or Dawn's casual confidence.

"We are all here," Jimmy Peyson nodded, and I could see that he was beginning to enjoy himself hugely.

"It is, of course, an inside job," Dawn spoke suddenly.

For a moment only, Dawn toyed with the mechanism of an instrument which I recognized as a spectroscope, then the keen eye which he turned upon the audience seemed to be full reward for all Jimmy Peyson's trouble.

"The case has been very interesting," he remarked, "chiefly because of its inconsistencies, and while there are still some of the burglar's motives which I do not pretend to understand it is rather satisfying to know that he is with us at this moment. Bradley, will you kindly keep guard upon the doorway?"

From the queer glances which swept about the room, it became evident that this odd-matched gathering was at last getting its thrill, but Dawn gave them scant time for restlessness.

"In the first place," he began distinctly, "the entrance through the library window was a fake."

Peyson's features sobered swiftly.

"How do you know that?" he demanded.

"Possibly the burglar did not know that dilute hydrochloric acid will dissolve red paint, because of the iron in it, but that it will not dissolve blood," Dawn explained. "The paint stains were fresh, which meant, on the face of it, that some person had gone to some trouble to make an investigator think it was blood. Therefore as a premise I had the presumption that there was a fake somewhere. I found my proof of the fake in these little pebbly marks which you see on the inside of the window pane which was partly broken. Those marks are also quite distinct on the broken glass, and you can make them at any time by taking a window which is slightly dusty, open it from a warm room into a cool night, and hold a patterned cushion against it. The sudden gathering of moisture on the dusty surface of the glass makes a fine background for leaving the pattern of the cushion. That is what happened last night, but the strange part of it is this. How, Mr. Peyson, could a person hold a cushion from the inside of the house up against the inner surface of the window pane in order to deaden the noise while he broke the pane from the outside?"

Jimmy Peyson gave a slight start of amazement.

"God! I don't know," he exclaimed.

"Here is the cushion he used, with glass still in it, and the answer is quite simple," Dawn resumed. "It was an inside job, and the man merely left the broken window, though it was crudely done, and the paint marks, as false clues. Later in the day I strengthened that theory by discovering that the paint marks behind the garage had been made while the man was climbing into the loft to conceal the paint can.

"NEXT, knowing it was an inside job I made a very puzzling discovery, and it presents a problem which, I must admit, I have not yet solved. The compass, of course, told me that the library window was facing the South. It was full moon last night. Therefore the person who broke that window chose to do his work out in the open glare of the moonlight, where he could be seen by any person passing along the roadway, instead of breaking in on the darkened side of the house where he could not be seen. There had to be some motive for that, for not even a burglar will act without a motive. I did not discover why the man took the extra chance, until I noticed that wonderful bank of rhododendrons along the North side of the house, and found out that Mrs. Peyson is unusually fond of them."

Lucy Peyson rose partly to her feet, in a swift motion.

"What can you possibly mean?" she demanded. "You don't mean that I——?"

"Certainly not, my dear lady," Dawn interrupted. "All I mean is that the burglar has a strange streak of sentiment within him. Rather than ruin any of your rhododendrons, he takes an extra chance at being caught. Which means, on the face of it, that he must have known of your fondness for those flowers. Another proof, by the way, that it was an inside job, yet the inconsistency of the man who would save your rhododendrons and steal your pearls is the point which I do not understand."

Dawn began to stroll slowly back and forth before the library table, Jimmy Peyson laughed suddenly.

"You haven't named the man," he said rather sharply.

"He is named——there!" Dawn waved his hand towards the spectroscope. "For, having learned that this work in the library was a fake, I naturally searched elsewhere. I was fortunate enough to find the proofs of the actual burglary on the balcony outside Mr. Peyson's room, so if you will wait a moment, Mr. Peyson, we will let this spectroscope of mine name the person. It never lies."

Dawn was so casual that Jimmy Peyson laughed again, with a harsh note in his voice.

"You mean it was one of the servants?" he demanded.

"Or one of the guests," Dawn enlarged the criminal range. "The thing is perfectly simple. You see this bottle?"

THE object which Dawn held before their gaze was the empty cocktail bottle which I had retrieved from the buffet.

"You may be interested to know," he explained, "that the bitter taste in your cocktails last night was caused by veronal, a drug which likewise accounted for this morning's epidemic of over-sleeping. The veronal, of course, was placed in the liquor by some person who knows the habits of the household."

"And a stiff dose I got of it," the man LeRoy interposed.

"Precisely," Dawn returned. "I have no doubt even that the man who put it there took some himself. Indications are that he was clever enough for that."

Glances, I could see, shifted sideways at Francis LeRoy and Dawn, perceiving that, hurried on to another point.

"But that does not matter now," he declared. "For the microscope and the spectroscope tell the story of the burglary. Fortunately I found a smear of blood on a lower outside panel of the French window leading from Mrs. Peyson's room to the balcony. Entrance to the room was made by a man who knows his business. An extremely fine hole was bored in the window glass below the catch, and a wire was thrust through that to open the window, but that glass-boring instrument is dangerous. A smear of blood was left. It answers the Teichmann test, and, Mr. Peyson, it tells a peculiar story."

Peyson, somewhat sobered, stepped forward to the library table. It was obvious that the strain of an unnatural tension was holding the gathering in its grip.

"Science is an interesting thing," Dawn resumed. "It tells us that the blood corpuscles of the human being are round. It gives us other proofs, of course, of human blood. This smear which I found upon Mrs. Peyson's window answered all tests, except the one of the round corpuscles. In this case they were slightly oval.

"You appreciate now how the identity of the criminal becomes a simple thing, for corpuscles in the human blood, other than the round, are due only to a certain well defined cause.

"It merely remains for us to find the person in this room who has those slightly-oval blood corpuscles."

Dawn glanced around the nervous cluster of guests and servants as though searching the face of each for something which was plain to him, but which remained a secret to others. Just now the silence was hanging above them almost like a cloud.

"The finding of such corpuscles is one of the minor problems of science," Dawn went on more slowly. "For there are certain diseases which produce them. Chief among them is yellow fever, so if there is any person here who has suffered recently from any of those tropical fevers, he or she was the person who took Mrs. Peyson's pearls."

The nervous tension among the guests, I could see, was increasing.

LEROY had suddenly gone white, and now he sat down as though weakening under some secret drain upon his energies.

Peyson, it was plain, was uncertain whether to be amused or worried. He glanced a trifle maliciously, I thought, at Phillips, but when the latter shifted nervously Jimmy turned his eyes away again.

Then Jimmy laughed once more with a touch of restlessness.

"You're wrong, Dawn," he exclaimed. "Even if your theory were right, it might have been any person recovering from fever, and not one of the persons here."

Donegal Dawn's smile was cold and confident.

"The spectroscope which I have before me answers that, if the veronal did not," he declared. "The mere use of veronal indicates a knowledge of household habits, but the spectroscope tells us something even more peculiar than did the microscope. It is an extremely valuable instrument in such cases, and while it is quite technical I will tell you simply that it is used extensively for forming and analyzing the spectra of the rays emitted by various bodies and substances. But——"

Dawn paused quite naturally to make an adjustment to the instrument, and through the silence I could hear the restless shuffling of feet and hands.

"——its chief value in this case lies in the fact that a person accustomed to the use of the spectroscope can tell quite readily by the examination of a blood stain the number of days since it was made. The age of the stain is betrayed by the arrangement of the dark absorption bands in the spectrum, but we need not go into that here. It is enough for you to know that I have located the approximate date on which that hole was cut through Mrs. Peyson's window."

Through the new silence which followed it became evident to me that Jimmy Peyson was struggling between astonishment and the desire to laugh, but that struggle ended with an abrupt question.

"Well, when did the burglar make his plans?" he asked, with another glance at Phillips which made the man wince. There was something almost of alarm in Phillips' manner, and that must have been apparent to Dawn as he glanced about the strange circle.

"At least a week ago," Dawn informed. "The microscope tells us the burglar was a man with yellow fever. The spectroscope tells us that he has been around the household at least a week. No outsider would have waited a week when he could have robbed at once. So the trail has narrowed down——to someone now before me."

Individuals and groups, caught under strain, re-act in different ways. These people sat quite still, staring straight before them as though each instant were a precious thing, and I could not help but notice that they no longer glanced curiously at Francis LeRoy.

"If the person chooses to admit it, things would be simplified," Dawn still spoke in his passionless voice.

For a moment, no one moved.

THEN Jimmy Peyson sat down upon the edge of the library table, quite at his ease.

"It has been unusual," he spoke evenly. "But we had better stop it. You are quite right, Mr. Dawn, about that fake entrance through the library window, but when it comes to tracking the burglary down to one of my guests, that is going too far. For I did it myself——here are the pearls!"

Peyson jerked the string of jewels from his pocket, and I could tell instantly from the swift shade of disappointment which crossed Dawn's face, that he was deeply depressed by this sudden dénouement. Yet strangely enough, it was some queer streak in the case, rather than the annoyance of it, which engrossed his thoughts.

Dawn took the pearls from Peyson's outstretched hand, and allowed them to slip slowly through his fingers, and while he studied them, as though searching for some missing link in his theory, Jimmy began to talk swiftly.

"You mustn't feel cut up about it, Mr. Dawn. We just did it to provide a little variety of entertainment for the guests. I presumed on your good nature, I know, but——"

When Dawn looked up again, I could see that he had scarcely heard a word of Peyson's apology.

"The burglar, as I said, must be one of the household," he resumed. "These things which I hold in my hand are admirably done, but, Mr. Peyson, they are not pearls. They are paste!"

Jimmy sprang to his feet in wonder.

"They are not the pearls!"

Lucy Peyson hurried forward, and after a quick examination she sank back into a chair weakly.

"No. They are not the pearls," she pronounced.

"God!" Jimmy's eyes roved about in amazement, then at last he found words. "So they have been stolen, after all?"

"So it would seem," Dawn agreed.

If the silence at early times had been tense, it now became electric.

"What are we going to do about it?" Jimmy asked in a strange voice.

Dawn's manner had suddenly become dominating, and when he spoke his voice was crisp with command.

"We will take a probing of blood from each person here," he decided. "It should be an easy matter to find those oval corpuscles——"

This time there was a break in the tension. It came in the form of a muttered groan. A woman screamed, and for a moment there was fluttering confusion.

"It's all right," Phillips' voice sounded, at length. "LeRoy has fainted, that is all. Can't we carry him out into the air?"

Donegal Dawn nodded sharply.

"Of course," he agreed. "The blood tests now would seem unnecessary."

NOW that matters have smoothed out again, one can look back upon the incidents with greater calm. Dawn still refers occasionally to the case as an interesting one, chiefly, as he puts it, from its inconsistencies, and he agrees that it was quite the proper thing that Jimmy Peyson should be merciful towards Francis LeRoy.

"It isn't the same as though the beggar actually got away with the pearls," Dawn explained. "Besides, he isn't a professional. He left the country quietly, and I doubt if we ever hear of him again. But I have been wondering. When is Jimmy Peyson going to hold his next house party?"

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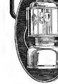

The Valley of the Past

Continued from page 27

drain the meadow lands for gold and failed because of the treacherous "slum," slimy mud that could not be controlled before the days of modern engineering. Bill Brown will tell you about John Rose, the prospector who ventured into the Bear River country and never came back, and about Moses Ireland, who saved forty people lost in a snowdrift.

To Bill Brown the days when these figures were flesh and blood and walked the streets of Barkerville were the only days that count. The present is just a shadow of the past and doesn't matter.

"Thirty years ago," said the old man, "I figured on going down to Vancouver for a while, but I didn't go. Someone told me it was pretty tough down there."

His memory recalls Vancouver as a clearing in the virgin forest. Show him a postcard of Vancouver's sky-line and he would think you were trying to fool him.

PRACTICALLY none of the rising generation in Barkerville knows even Quesnel, and Quesnel is but sixty miles away. Mrs. Houser was born seventy-two years ago in Hesse, Germany. She went to Barkerville in the early seventies and has never been out since, except for a trip to Ashcroft long ago before there was a railway. Although she was living before the American Civil War, before the first steamboat came to the Pacific, before Victoria was an established city, Mrs. Houser has never seen a brick building or a street car, steamer or train. She has yet to feel the sensation of seeing these things for the first time, and possibly she never will, because Mrs. Houser is content to stay where she is, although Barkerville is only a little more than 300 miles from Victoria and Vancouver as the crow flies, and a distance like that means nothing in British Columbia. This last fact is what makes Barkerville so unusual, so fascinating to the outsider. Here is a town which has preserved the appearance and the spirit of the early 'sixties and the environment of the days when the history of the West was in the making, and which is, figuratively speaking, within a stone's throw of Western Canada's population centres and the network of iron highways which blanket the continent.

ALTHOUGH robbed long ago of the glamour that accompanies a boom city, Barkerville is to-day almost identical in appearance to the Barkerville of the early gold rush days when it was headquarters of thousands of fortune-seekers and adventurers from all corners of the world. In everything but age it is the same Barkerville that was gradually deserted by the gold followers as the pay-streak thinned out.

Barkerville has no new buildings, nearly all of them are relics of its earliest years. The old theatre is still there, with the front being used as a fire station, the equipment comprising a two-wheeled hose wagon and a set of leather buckets. Mike Kelly is gone, but his hotel still stands as the leading establishment of the community, and in it you can see the antiquated piano that was borne on the backs of men over the Cariboo Road.

Barkerville has no jail. There has been no crime there for seven years. A half-breed drunk was the last man locked up. The gold commissioner, who is justice of the peace and practically runs the town, gave him five days. The half breed became hungry, so they gave him a gun and let him go foraging. Residents don't remember whether he ever came back.

Remove the human features and Barkerville is still remarkable. It is sixty years since gold was discovered on Williams Creek and Barkerville was born. This one creek has yielded $30,000,000. The rock débris brought down by the creek and through the mining operations has accumulated and gradually raised the level of the town, just as the tailing from Lowhee is to-day filling the meadowland near Jack o' Clubs Lake.

On a crust of this débris Barkerville is built, just twenty-seven feet above its original level. It is like a town built on the lava flow from a mountain, with a huge artificial bulkhead of logs and gravel at its upper flank to protect it. The bulkhead, many times rebuilt, is a crude affair, but it keeps the creek from spreading into the main street at flood tide.

THE year 1863 was the banner year in the Valley of the Past. Williams Creek was being mined then along a stretch of seven miles, and about 4,000 men found employment there. The deep diggings below the canyon were in full swing. Gold was being produced on a scale which surpassed California in its palmiest days. The year's yield has been variously estimated between $4,000,000 and $6,000,000.

The pay streak in those days consisted of blue clay about six feet thick, mixed with gravel and decomposed slate. Above the canyon this stratum lay quite close to the surface, but below that point the covering was from fifty to sixty feet thick. According to Judge F. W. Howay, the Cariboo's most distinguished historian, the deepest shaft in the vicinity was 134 feet deep, but even then it did not touch bed rock. The prevailing theory was that this pay stratum was the bed of an old creek, which, carrying down the drift gold, had allowed it to settle either on the bed rock or in the blue clay above it. The débris of centuries then covered the treasure. Great changes in the earth's surface took place, here a slide, there a convulsion upheaving a portion and distorting another. The present bed of a stream was no index to its old and gold-bearing bed, and here was the element of chance, the reason why a claim on a hill-side was rich, while one right in the present bed was barren. One miner might be cashing $1,000 a day, while his neighbor just above or below him found his claim worthless. One had struck the old bed; that was the difference. The other had just missed it.

BEFORE the Cariboo Road was built, pack trains of mules were used, and against them was the competition of Indians, who packed supplies on their backs over the rough trails and made money at it, charging ninety cents a pound for carrying between Yale and Barkerville or the nearby town of Richfield. The mule trains usually consisted of from sixteen to fifty animals. No pack saddles were used; in their stead, a rough sort of leather sack filled with straw and called an aparajo was girded tightly upon the mule's back.

But no sooner had the Cariboo Road been completed and the way opened for waggons and cheaper freight than the gold yield of the creeks showed indications of weakening. The best days of the Cariboo passed with the years 1863 and 1864. The shallow diggings were exhausted and only the mine-owners and wage-earners stayed in the Valley of the Past. The era of the capitalist and deep diggings came into the Cariboo.

The gamblers left the Valley, so did the "hurdy gurdy" girls, most of whom had come out by way of Cape Horn or the Isthmus of Panama from Europe. The population of Williams Creek and the surrounding country fell to one quarter of what it had been in the best days. The shallow diggers abandoned their claims and moved elsewhere—some to Kootenay, others to the Peace River and a few to the Big Bend, which was the sensation of '65.

As the Valley of the Past looked to that retreating pilgrimage so it looks to-day.

But will the Cariboo come back? Is there still in the mountains and the creeks sufficient gold to make the old valley and the surrounding plateau known to the world for something other than former glory?

It is a problem. Barkerville old-timers will wag their heads and say it can't be done. The creeks gave fifty millions of dollars in gold in their time and now they are drained empty, they will tell you. Just a little gold here and there maybe, but that's all.

But is it all? Remember what Gardner of Beaver Pass told us about the dredgers? He said that dredgers would bring a new era of development into the Cariboo and he said it with a gleam in his eye that meant sincerity. Others will tell you the same thing, especially the new, progressive element that wants to see action and prosperity instead of stupor and depression. The progressives are convinced that there is gold in enormous quantity still in the Cariboo—yes, and in the Valley of the Past. Modern equipment is needed to bring it out, they say. That's all.

Much of the ground has been worked over. Hillsides have been washed away by the irresistible pounding of water from the hydraulic guns and the gold has been caught in the riffles. We saw one place where they took out $80,000 last year and with steel instead of wooden riffles they plan to double output later on. Some of the creeks have been panned almost their entire length, but there are still immense areas that have never been touched. There are said to be promising gold quartz showings at different points, principally on Proserpine Mountain, near Barkerville.

A few weeks ago a couple of old prospectors made a rich strike near Quesnel Lake, about thirty miles south of Barkerville. Using the primitive 'rockers' they are reported to have produced gold worth one hundred dollars a day, which is encouraging. It is believed that the old prospectors have hit the 'mother lode.' That is to say, one of the original gold deposits from which the nuggets and dust found in the creeks and loose in the ground were washed. If this is true, the discovery is important. At any rate it has started some excitement and a new rush. Owing to the approach of winter, big developments cannot be expected this season, but a new optimism has been created.

It was the courage and determination of the miners of half a century ago that made famous the Valley of the Past and the whole of the Cariboo. Courage will be required in making the Cariboo country famous for its present and future, courage, yes, and capital.

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Where the Office Boy Owns Stock

Continued from page 18

Not so very many months ago the manager and his superintendent were talking things over. Business had been good, better than they had expected. There was enough business offering on day to day orders to keep the plant going steadily. But there was also a steadily growing pile of future orders that have to be cleaned up some time within a month, and it wasn't very obvious just how this was to be done.

"You had better figure how many extra hands you will need to clean up this business, and get after them as quick as you can," said the manager.

"The way I figure it, we're not going to need any more," replied the superintendent.

"But these orders have all to be cleaned up in a little more than a month. You are working now about as hard as you can to look after our regular business and there isn't much indication of any let up in that. You can't handle the business with the staff you have."

"Not the way we're going now. But I've been figuring on this for some time. We've been working an eight hour day with a half day on Saturday, and that works well, but these are unusual conditions and my idea is that we should make it a nine hour day with a full day on Saturday."

"But, man, you'll only tire yourself and your staff out, and then you'll have to pay as much in overtime as it would cost you to get a dozen extra men."

"There won't be any overtime," was the imperturbable response. "We'll use the night man part of the time too, and any outside man who has a minute to spare. You just leave it to me. It will work out all right."

The manager did leave it. It looked a little like asking for trouble, but time enough to meet the trouble when it arrived. It didn't arrive at all. He noticed that the people seemed to be there a little earlier and to stay a little later, but things continued to run along in a smooth, easy, cheerful way so that the manager almost forgot that any change had occurred.

A couple of weeks later he found the superintendent in his office when he arrived. He figuratively braced his shoulders for the trouble that he was fairly confident must arrive.

"Well, out with it," he said, "let's have the bad news."

"It's not so bad," grinned the superintendent. "We aren't doing quite as well as I thought we would, though we've made a lot of progress with those orders. But going as we are, we can't handle that stuff soon enough. We need a little more time. By working Monday, Wednesday and Friday nights until nine o'clock we will just overtake that work nicely. I suppose there's no objection?"

"Looks to me as though there was an objection. If you drive like that, you'll kill yourself and take all the efficiency out of the staff."

"I think you're getting this thing wrong," retorted the superintendent. "This isn't a case of driving. I'm not trying to put anything over on anyone. If I were, I fancy we would be in for all the trouble you have been expecting. This isn't my suggestion. The factory hands out there decided this for themselves. It looks to me that if you stop them you are going to take the starch out of this organization a lot more than the work will. They're not going to be hurt much as long as they are working because they want to work."

Giving Elasticity to Labor

AND this isn't romance. It is history. The work was actually done, and done that way, and those orders went out on time. This was accomplished because this system had put into the factory an elasticity of labor and a whole-hearted interest that is too often lacking there. It was possible to speed up to handle a peak load just as it was possible to revert to the old system without the fear that it might be taken as a sign of weakness.

Whatever advantages or disadvantages this system may have—and it is quite possible that there may be disadvantages that the ingenious critic will discover—this much is certain. It has successfully destroyed that deadening phrase that represents the still more deadening idea, "It's none of my business." The scheme has been successful because it has actually made the business the business of everyone. It isn't this company's goods that you may see hanging around express offices, or railroad stations. There are quite a few employees, and any single one of them who sees anything of the kind is morally certain to ask disturbing questions as to the why and wherefore of the fact. It's everybody's business, and that applies to every department and to every activity. Work isn't scamped when the owners are around—and the owners are around all the time.

One day quite recently the chauffeur dropped into the manager's office.

"Are you thinking of getting a new truck any time soon?" he asked.

"No, I hadn't thought of it. Why? Do you think we need one?"

"No. This one is all right for a while yet, but I wanted to know a little in advance. You see they all have something a little different, and I wanted to know the sort you were going to get in time, so that I could study up on it a little."

When you get a system that teaches people to look ahead with a constructive and personal interest, when you have a system that makes the drive come from the bottom up rather than from the top down, when you have a business built on mutual agreement rather than executive orders, when you have developed a sense of friendship, and united interest between all departments, then you have something worth watching.

It may have its flaws, this system. It probably has. But at least in this instance and under these given conditions, it has worked and has worked well. If you doubt it, go and look at the workers and see if they don't bear on their faces the evidence of a confident enthusiasm. Yet this business has as yet paid them only an average wage. It could have paid them interest on their investment had not they themselves decided otherwise. They argued that it was better to keep the money in the business. But barring accidents it will pay a dividend this year, and that dividend will be well in excess of ten per cent. It is payment for an interested enthusiasm, for in days like these you don't build a business without it.

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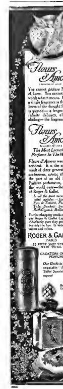

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BREAKING INTO BUSINESS TO-DAY

Experiences of Women Who Have Achieved Successes in Canadian Business World from Small Beginnings

By GERTRUDE E. S. PRINGLE

THIS is a wonderful age for women, for the bars are down and the gentle sex may now engage in any commercial venture it chooses. Once, not so long ago, a girl of the educated class would suffer a loss of caste if in her work she stepped outside the two professions of teaching and nursing. Now she can pander to the public's sweet tooth with enticing chocolates like Mary Elizabeth, clothe women like Lady Duff Gordon and the Countess Annesley, becomingly hat them, as did Lady Evelyn Ward in Toronto before the War, expertly furnish and decorate their homes, supply their gifts in an attractive setting, serve their tea, cater for their parties and set their dinner covers before them, and there is no social stigma attached, for women to-day are as free as the air.

Some women, discontented with their narrow lives, waste time in dreaming of unfulfilled desires and nursing disappointed longings while doing nothing to bring about their realization. They grow old wishing and wanting. Other women—and they are essentially the modern type—take stock of their resources, carefully lay their plans and then proceed to try and wrest from the arena of the workaday world at least some measure of their hopes and aspirations. While timid inert souls are convinced it is hopeless to attempt anything without money, which in their idea plays the all-important part, ambitious progressive women realize that personality is a large factor in any business. On that basis, with industry and careful attention to detail added, they have no fear of courting failure. The majority of women who invade business bring to it little capital, but in many instances have shown themselves able to build up income-bearing, capital-creating plants.

At the present time there are enterprises in all stages of development being carried on by women in Canada. One quietly starting and just beginning a money-making career will perhaps in a few years' time attract public notice. Another at its full tide of maturity runs as regularly as a train between Monday and Saturday, while yet another lead is continually rising to higher peaks in the mountain range of success. We have to-day in our country women living on good incomes derived from their own business undertakings.

A Modest Fortune From A Bake Shop

IN WINNIPEG, for instance, there is a very highly respected and splendid type of woman who is always to the fore in any movement for the good of the community. A number of years ago there fell on her shoulders the business of providing the family living, as her husband was an invalid. So she operated a tiny bake shop where such delicious buns, bread and cakes were produced that everybody wanted to buy them. From small beginnings the business advanced to catering for parties, and as the service given suited the most fastidious, the sun of prosperity shone on the enterprise. With great prudence she invested her comfortable earnings in central real estate. To-day she is a wealthy woman living in a charming home a little out of the city, surrounded by adopted children with whom she is spending her later years.

About the same time that she was catering to the halls and the *beau monde* of Winnipeg an Englishwoman was feeling the pinch of poverty in that city of icy temperature. She tried to get a few music pupils but found this a hopeless prospect. One day she formed a desperate resolve. "I am in a new country," she told herself, "and they don't want music lessons nearly as much as they want their washing done, so I will take in washing." Think of it, a woman belonging to the leisured class, accustomed to be waited on. However, she had learned to wash her own clothes white and spotless—that much Canada had taught her—so she threw her pride overboard and put out a little sign "Washing done here." No doubt it was uphill work at first, and she must have suffered many a heart-ache over it and a back-ache as well. Never mind. She came out on top. She was soon able to employ a woman to help her, then several women whom she directed. The laundry expanded; it was given a contract to do the washing for a huge concern; it blossomed out into big business. The frail little gentlewoman had business ability and executive qualities, it seemed. So eventually she sold out and retired with a good income to enjoy the rest of her life in a more gentle, southerly clime.

There has been a tremendous run on tea rooms all over Canada, and some of them have taken the form of country inns or [illegible], which is a picturesque variation from the usual city type. The providing of meals is peculiarly suited to those having a thorough domestic training, and provides an opening for the home type of woman, who when thrown on her own resources is not trained to go into the marts of commerce. Beginning in a small way and possessed of good taste, a woman can start a modest tea room with a few hundred dollars and gradually work up to a more expensive location and bigger receipts. One thing about this business, which seems to lead in popularity in the enterprises initiated by women, is that a woman of almost any age can engage in it, provided she has normal health and strength. It is just as suitable to an elderly woman as to a middle-aged one, and it affords one case perhaps where youth is at a discount ordinarily, because the older woman has the matured experience in household economics that the younger lacks, and is moreover more apt to sustain gracefully the role of hostess. It is a sphere where personality plays a large part. However, girls who have studied domestic science and have in addition the right mental equipment are well qualified to make a success of a tea room.

What Two Girls Did

IT takes more money to launch such a business now in a city than it did, say, before the war, although the cozy little beach or the country tea rooms are still possibilities on scant capital. Take the experience of two girls who eighteen months ago invested between them $1,500 in a high-class tea room, and who have since learned that this amount was entirely inadequate for a business of the scale to which they committed themselves. While each partner draws a good salary for her services, so far every cent of profit has been swallowed up by paying for plant. The original $1,500 fell a long way short of providing the equipment they decided on, which included good furniture to care for about 100 customers at a sitting, fine china, artistic silk lamp shades and an up-to-date kitchen outfit. Everything they purchased was new, and from the start the best class of customers was attracted. Their rent in a desirable central location costs them $200 a month, which is very high for a tea room that serves meals only between 9 and 6 o'clock. However, in turning their profits into the business they are gradually increasing the value of their investment and getting out of debt. Within a year, when they hope to have everything paid for, they will be able to divide the profits, that is, if other improvements have not to be added. The auditor who makes out the yearly return of the business considers the two girls have made a very good showing and displayed skilful financial management.

The Infant Industry

HERE is the way our tiny business is budding out without capital. Two girls in a Western town bake buns, cookies and cakes in the kitchen of their little apartment. Each Saturday they hold a sale of their goodies in a prominent downtown store, advertising it well beforehand in the daily press. After a few weeks of operation they received a standing order from the local Court House to send lunch daily to officials there, and their sales have also been well patronized. Before long no doubt these two girls will branch out into a cake shop of their own and draw a sufficient income from a nice little business. This experience affords a hint to those without capital desirous of making a start in this kind of work.

A woman with two little children was forced to turn bread-winner. She was a good sewer and had a machine. So she started in a small way to make what are known to women as boudoir caps, advertising them in agricultural papers. She built up a good mail order trade and soon added bungalow aprons to match the caps. When last heard of she was circularizing country people with attractive cuts and printed matter describing her offerings, and was making a clear profit of $100 a month after paying the cost of the material, postage, advertising and the wages of two assistants.

In one of our Pacific Coast cities a woman with two sons opened some few years ago a very small shop in a residential suburb near the beach for the sale of home-made bread and cakes. The business was so well patronized that she was compelled to move to a larger store, taking one in a central location just a block from the main shopping street. Now she has a unique and most attractive place furnished like a living room. While it is true there are shelves and a counter on one side, on the other are arranged a tall grandfather clock, an old china cabinet full of china, an antique table and carved chairs, all of which have come down to her from U. E. Loyalist ancestors. Her sons are now actively engaged in the business, and she is able to take life easy and enjoy herself after her hard work. No one ever visits that beautiful city without becoming aware of the excellence of her cakes and pies.

Four Sisters Share the Labors

FOUR sisters opened a tearoom in partnership, each one putting in a few hundred dollars saved from salaried positions. While they charge rather high prices compared to other restaurants, they always enjoy plenty of custom. One sister does the cooking, another remains in the kitchen dishing up the food, a third oversees the lunch-room, taking the cash, and the fourth attends to the marketing, telephoning and the accounts. Their tea-room is most dainty in its appointments, and the cooking is particularly good. The sisters are the domestic type of women, and have found the right kind of activity for their special qualifications. They lead an independent life and gain a comfortable return for their work.

There was a girl book-keeper who after a few years of balancing ledgers grew weary of interminable figures and longed to be released from their tyranny. She did so want pretty clothes and a good time, but could not go very far on $20 a week with board to pay. Much thinking and planning resulted in her leaving her boarding-house and engaging a room with a kitchenette opening off it. In her evenings she experimented in the making of chocolate-creams, which fascinated her, as they seemed to represent a talisman of prosperity. After successfully evolving numerous batches of toothsome chocolates she offered them to a drug-store. The chocolates were fresh and delicious, and she found the druggist would take them as fast as she could make them. After a while, feeling she was on the right track to success, she resigned her office job and spent all her time in chocolate making. Two rooms in a cheap, old office building constituted her factory. In one room she cooked, and in the other she packed her wares in good-style boxes bearing a distinctive name. Now after about two years' operation she employs a couple of chocolate dippers and a packer, and ships her candies to the Orient and to the United States, and consequently has a sizeable bank account. Business men have approached her with the idea of forming a company, but so far she is going it on a lone hand. Her latest step has been to open a small luxurious shop for the sale of her eighteen varieties in the heart of the theatre district. Meanwhile the young candy maker is beginning to realize some of her girlish dreams of pretty clothes and a trip.

A Novel Scheme

A WOMAN thrown suddenly on her own resources and past middle age earns her living in a novel way. In the city where she lives there are many persons who make a business of taking in roomers. So she takes a year's lease of a large, unfurnished house and furnishes it. By attending auction sales, particularly when weather conditions are such as to discourage a large attendance, she is able to pick up wonderful bargains. In the course of a few weeks she turns a bare, old barn of a place into a cosy, furnished house, and then she sells as a "going concern," the buyer taking over the lease. In this way she reaps a rich reward, making enough in a few weeks of hard work to keep her for six months or longer. Of course she had a little capital to commence with—a few hundred dollars. This particular kind of business, however, flourishes best in a place much frequented by tourists such as she lives in.

Catering to The Gift Need

TWO women are doing very well with a Gift Shop in one of our busy cities. While living in California they got in touch with Oriental supply houses and novelty dealers and on returning to Canada found a good trade awaiting their venture. They occupy three rooms *en suite* in an office building and have had a [illegible] of glass put in their chief room, which is beautifully furnished like a charming drawing-room. One wanders about and sees enviable little things of artistic merit reposing on a table or in a cabinet, while small pictures adorn the walls. Of course the gifts arranged as if in a home are all the more appealing and do not long remain there. In an inner room the making of lamp shades (silk ones and hand-painted shades on parchment) is carried on, and business has been very good.

Taking a long jump to another city, one of the most successful tea rooms and perhaps the largest of its kind was started some years ago on a capital of $200. Two girls each put in $100 and took a basement suite in a large apartment house because it was cheap and well located for business. Their first idea was to provide special diet for invalids, but they soon found out there were more healthy people than sick persons, so devoted their energies to turning out food for normal appetites. Notices were sent to the suite-holders in the apartment house that on Mondays such a dish would be ready, on Tuesdays another kind, and so on through the six week days. One girl dropped out, which left the other with diminished capital. However she stuck to it, and before long the excellence of her fare began to draw hungry people to purchase it. Next thing she found herself providing refreshments for little teas, and then for bigger ones, until now after some years in business she caters on a large scale, feeds many persons daily in her dainty dining-rooms, conducts a separate cake-shop and runs an electric laundry to care for the linen used in her establishment. The wonderful progress made by this girl reveals that she possesses great executive ability, as well as a thorough knowledge of the work she does. She employs a large number of help, and is one of the most successful business women in Canada. The fact that she started on so little should be an encouragement to any woman who contemplates taking up a business of which she has a working knowledge.

In one of our largest cities a girl started a company to distribute educational films, and although without capital herself succeeded in interesting others, who up to now have subscribed a large amount. Her enterprise is seemingly prospering, all of which goes to show that it is not the gatling gun of money that hits the bull's eye of success, but the woman behind the gun.

The woman who has arrived as a result of her own endeavors has a poise, and a deepened personality that come from a plucky resistance to difficulties. She is enveloped by an atmosphere of serenity and tranquility that is envied by the undeveloped type of femininity who think that chance and good luck are accountable for her success. Such do not realize that it was hard work and perseverance that made the wheel of success go around. The instances cited in this article are taken from all over Canada and could be multiplied, each city and town furnishing many examples of women with practically no capital achieving their goal. After all, nothing succeeds like success.

HOUSEKEEPING AND HAPPINESS

How Introducing Business Methods Into the Home Helped to Make a Small Salary Adequate

By RUTH SAYRE

HOUSEKEEPING and happiness—the two are not incompatible. We hear a great deal these days of the martyrdom of that class of girls whom we might style as "business wives"—the girls who previous to marriage were possessed of happy niches in the business world, and who after marriage develop a perpetually prominent wishbone and an inharmonious habit of harking back to the freedom of the prenuptial days.

In the first place such a girl might be reminded that she was not shanghaied into matrimony, but danced into it on two eager feet, planned for months for that event which was to crown her life with happiness and incidentally launch her into that much envied class of femininity known as "young matrons." We might point out to her that she worked an extra week in order that the now despised tea and kitchen towels might be of linen instead of the reviled union mixture—but unless a cure be prescribed such reminders are as superfluous as vinegar in soured milk.

Shortly before my marriage I called one afternoon on a girl friend who had been married for about five months, and to my amazement I found her with a shiny nose, uncurled hair, and minus the animation which had been her chief charm.

She must have noted the surprise in my face, for dropping into a chair in the pretty living room she said: "I see you're wondering what's happened to me. Well I've stopped curling my hair because steam from the kettle and the dish-pan and the food takes the curl out anyway.

The Diary of a Lonesome Girl

Dear Diary:

September 12

I promised to tell you everything, Dear Diary, and I'm going to keep my promise. But it's awfully hard sometimes to write down just how I feel. For I am so discouraged. Met Edith Williams today on the car. She was going somewhere with Jimmy. And her clothes were so becoming that I envied her. My hair is prettier than Edith's, isn't it? And my eyes—and my complexion? Then why am I always so lonesome—so much alone? Can't you help me, Diary? Bobbie's better today.

September 15

More trouble, Diary. Mother said today that the money she'd saved for my new dress would have to go to pay Bobbie's doctor bill. I'm trying to be brave, Diary. But I'm so disappointed. I wanted to go to a dance on the 24th. Shall I go, Diary? I wonder if I can fix up that white organdie from last season!

September 18

Went to church this morning. Walked home with Alice Browning. Saw Jimmy. He's always with Edith Williams. Oh, if I only had some pretty clothes—just a few of them, Diary, how happy I would be! Mother tries so hard to save but Dad never earned a large salary. And everything I earn goes toward keeping house. But I can still smile, can't I, Diary?

September 23

I've decided to wear my organdie to the dance. I do hope none of the girls remember it from last year. That new sash may help. Do men ever remember dresses, Diary? Jimmy will be there with Edith. Always Edith Williams. Oh, if I only had some becoming clothes!

September 27

I couldn't write to you last night, Diary—I just couldn't. I cried myself to sleep when I got home from the dance. Every girl had a new dress but me. I think Edith Williams' was best of all. Do you think Jimmy will marry her? He hardly looked at me last night. Isn't there something I can do to get pretty clothes?

October 15

Met Mrs. Peters today with her two children. Poor woman—she hasn't had a new dress in years. She can't afford those in the shops and she can scarcely sew at all. I wish I could sew, Diary—then I could make my own clothes. Saw Jimmy walking down the street today while I was buying a magazine, but he didn't see me. I guess he was thinking of Edith Williams.

October 16

Remember that magazine I bought yesterday? Well, I sat up late last night reading it. I just couldn't put it down. For in it I found the story of a girl just like myself. She couldn't afford pretty clothes, either, and she was oh, so discouraged! And then she learned of a school that teaches you right at home to make your own clothes for a half or a third of what you would pay in the shops. Do you think I could learn too, Diary? I'm going to find out, anyway.

October 19

Early today the postman brought me a good thick letter from the Woman's Institute. I fairly snatched it from his hand. Guess he thought it was a love-letter. Why, Diary, do you know the Institute is the most wonderful school I ever heard of? Think of it! While I've been so unhappy, thousands of other girls have been learning right at home to make just the kind of pretty clothes they've always wanted. If they can do it why can't I? I can, Diary, and I am going to!

November 16

I know I've forgotten you for some time, Diary, but I've been awfully busy since I enrolled with the Woman's Institute. Diary, I'm actually learning how to make the pretty clothes I have always wanted. I've finished the first three lessons, and already I've made the prettiest blouse. Just think of being able to have pretty things for just the cost of materials!

January 20

Well, it happened, Diary. There was another dance last night and I wore my new dress. You should have seen the girls. They were so surprised. They all wanted to know where I bought it. And when I told them I had made it myself they would hardly believe me. And the men! Don't tell me they don't notice pretty things! My dance card was filled in five minutes. Jimmy and Edith aren't engaged yet, Diary. Jimmy's coming to see me on Wednesday night.

April 15

Dear! It is only the middle of April and already I have more pretty spring clothes than I ever had in my life. And altogether they have cost me no more than one really good dress or suit would have cost ready made. Oh, there's a world of difference in the cost of things, Diary, when you make them yourself and pay only for the materials. Besides, I've made over all my last year's clothes—they look as pretty as the new ones and the expense of new trimmings and findings was almost nothing at all.

May 8

Awfully busy, Diary. I've started to sew for other people. I made a silk dress for Mrs. Scott and a blouse for Mrs. Perry last week. Mrs. Scott paid me $18 and Mrs. Perry $5.25. Think of it, Diary—little me who couldn't sew a stitch a few months ago, making clothes for other people! Mother says I'm going to earn $20 a week soon.

May 20

The most wonderful, wonderful thing has happened, Diary. Jimmy has asked me to marry him. It's to be in the fall. And my trousseau will be the finest that any girl ever had. Because I'm going to make it all myself. Jimmy wanted to know what had caused the change in me, and I told him all about the Woman's Institute. He wouldn't believe it until I showed him my lessons. He looked them over and then said they were so easy that he thought he would take up dressmaking himself. Imagine Jimmy sewing, Diary!

May 26

Gladys Graham came in to see me today. I think she had been crying. Said she was discouraged because she didn't have pretty clothes. Then I told her all about the Woman's Institute. I think she's going to find out about it. I hope so. Think where I would be if I hadn't seen that magazine. Good-bye, Diary—Jimmy's here and I can't neglect him even for you.

What this "Lonesome Girl" has done you can do, too. There is not the slightest doubt of it. More than 140,000 women and girls in city, town and country have proved by the clothes they have made and the dollars they have saved, that you can easily learn at home, through the Woman's Institute, to make all your own and your children's clothes or prepare for success in the dressmaking or millinery profession.

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and Ted comes home for dinner just the same so why bother. I've given up powder too—to tell the truth, Madge, I'm so sick of everything that I don't care a hang how I look."

Then the bag burst and all the little troubles spilled out. Ted wasn't making enough for Marie to have a maid and she didn't ever seem to have any leisure. Always there was baking or mending or cleaning to be done. She just finished the dishes from one meal and it was time to turn around and prepare for the next. She was too tired to go out; greasy dishwater and furniture polish were ruining her hands. There were a heap of things she wanted for herself and her allowance wasn't big enough, and nearly every week when Ted paid the bills he raised the devil.

"But why not pay cash instead of running bills, dear?" I asked.

"Just what Ted says, but my purse isn't always downstairs, and then the grocer says he'd just as soon I'd pay once a week as have to send change with the boy," defended Marie.

"But you pay more at a credit store than when you buy at a strictly cash market," I protested. "The grocer has to have some compensation for carrying your credit—he's assuming a certain risk. A cash store makes a quick turnover, and therefore they can afford to sell cheaper."

"But most of the cash stores make you carry your supplies, and I don't always want to go out every day," insisted Marie, "mother always ran accounts."

"But your father was a wealthy man," I reminded her, and that touched her to the raw.

"Do you know Ted is only making twenty-five hundred?" she announced tragically. "No wonder we can't afford a maid, but I'm losing all my friends—no woman can keep intelligent friends and be a kitchen drudge doing her own work," she wailed.

"You can if you use as much intelligence in your work as you use in impressing your friends," I said crossly, "you make me sick."

"All right, just wait," prophesied Marie, "you'll see."

Just then Ted came in, and after greeting me and kissing Marie he sat down with us.

"What did you have for lunch?" asked Marie.

"Baked white-fish," said Ted, and with that Marie burst into tears, sobbing that it was ever thus, as sure as she had fish for the evening meal Ted had had it at noon, and he never thought to telephone her and tell her he had fish; he never thought of anything but his stomach and the office.

"Good-bye," I said, rising, "and if I were you, Ted, I'd try the use of a shingle on that girl," and then I went out and made up my mind that when Don and I set up our establishment, there would be no such scenes enacted, either before friends or when we were alone.

Putting in a Budget System

PERHAPS the plans I made and carried out will not appeal to others, but in case they do, here they are—and they have not been culled from books and lectures, but are my own pet systems, which having been practiced for eighteen months, have not yet failed me.

In the first place my husband and I budgeted. He was earning the "two thousand odd" which so many couples begin on, and every pay night, when he came home, we took the forty-five dollars and divided it up, each sum going into an envelope on which was typed the name of that special fund. It worked out like this: table ten dollars, gas one dollar, electric light fifty cents, taxes two dollars, insurance four, interest and principle on the house six, water rates ten cents, garage a dollar fifty, telephone 65 cents, Donald's allowance ten dollars, mine five, which left a balance of four dollars and fifteen cents which I deposited in the bank every Saturday morning.

You see that budget allowed for everything but coal. Don getting the gasoline out of his allowance.

Then I took my ten dollars which was our weekly table allowance and arranged it in my own little filing cabinet in the kitchen. By the way these small-sized cabinets can be bought for a dollar and a quarter, and the cards, than which there is nothing better for your recipes, cost only fifteen cents for fifty. In this cabinet, in addition to the classified recipes I have eight envelopes and into these the money goes divided in this way: laundress (she comes fortnightly) a dollar and a quarter, milk one dollar, cream seventy cents, bread sixty cents, fruit seventy cents, meat three dollars, staples two dollars, extravagances seventy-five cents; total ten dollars.

The amount for staples may seem small, but then such supplies as tea, coffee, sugar, flour and cooking essentials do not have to be ordered every week. Then too the meat allowance is frequently quite high, which creates a surplus. When there is a surplus of funds I salt it away until the amount has reached worth while proportions, then I get in a large order of canned goods such as corn, peas, beets, beans, pineapple, prepared soups (for emergency occasions) and pumpkin.

During the summer of course more is spent on greens and fruits and less on meats, but ten dollars has always been sufficient for my table allowance, unless we have indulged in a regular orgie of dinner parties or other food-demanding functions.

Planning the Meals on a System

BUT the system which has saved me more worry and given me more leisure than any other was the planning of my meals. In the average home of young married people, there is only one big meal a day to be prepared unless the husband is fortunate enough to be able to come home for his mid-day meal, and as we are dealing with the rule, and not with the exception, we will assume that all homes are, in this respect, average.

Every Friday night (Friday is pay day) I divide up my portion of the family wealth, and then I take a fresh card from the little file and make out my dinner menus for each night of the ensuing week, and for noon dinner on Sunday. There are two advantages in this. Each morning I do not have to ponder, "Oh what shall I have for dinner to-night?" and in the second place I can do my shopping for the entire week at one fell swoop, with the exception of meat and greens. In this way there is no last minute planning, with the inevitable discovery that I can't have what seemed so quick and easy, because I am "out" of one of the most important ingredients necessary to make it.

There is a little pad which hangs beside the telephone, and when I find that my supply of any staple is getting low, I note it on the pad, and order it, or buy it on my next shopping day.

House-work is no excuse for a woman falling into discontentment, into slovenly ways or nagging habits. Neither can it withhold her from intelligent society, nor from enjoying more leisure than she ever knew as a business girl. But house-work is made the excuse for laziness, for uncurled hair and unkempt hands, for the loss of friends and the waning of that interest in and knowledge of the outer world—for the loss of that very alertness and animation which first attracted her husband to her.

Fighting the Dishwater Waterloo

TAKE dish-washing for example, that Waterloo before which so many women go down to mental defeat. There isn't anything uplifting about dirty dishes, but there are ways of making the washing of them much less disagreeable than might be.

Begin with the roasting pan or skillet, which when you lift the meat out is brown and coated with grease. Instead of pushing it to the back of the stove where you can longest ignore its call for cleanliness, sprinkle it with a liberal amount of ammonia powder and fill it up with hot water. Then when dinner is over, pour the greasy water (for the ammonia cuts the grease) out, and filling your tin with boiling water, allow it to stand until the dishes are done and you will find that a minute's application of your pot brush will leave the tin sweet and shining and free from the last remnant of grease.

As for the dishes themselves, there are never a great many for two people, and if a tray is used to clear them from the table very little time is wasted. The use of a rubber plate scraper for removing fragments of food and crumbs from the plates eliminates that nerve-fretting scraping sound, and by using a dish brush and a rubber glove on the hand (left) which holds the dishes under the water, the need for destroying the texture of the skin by immersing the hands in greasy dishwater is removed.

Ammonia powder in the dish-water supplemented by soap used by means of a wire shaker which keeps the melted soap from sticking to the dishes, will brighten silver and glass, and keep the dishes from appearing streaky. If one is possessed of a wire sink tray there is no need of wiping the china, for it can be drenched with cold water, and left to dry in the wire tray which drips into the sink.

I have always had a marked aversion, which I think most women share, to touching with my hands the garbage which will overflow the drainer, or ooze through its perforations into the sink. Not that I throw garbage into the sink, but sodden remnants, tea leaves, and such bits of "goo," will drip through the drainer or container and form a disgusting island on the white porcelain of the sink. For gathering this up I use what Donald calls my sink broom. It is a broom-shaped sink brush, with which I sweep the sediment up onto a pancake turner, which deposits it on the garbage paper. By the way it is a good habit to acquire, that of wrapping your garbage, for then the garbage tin does not become soiled or odorous.

A Simple Yet Adequate System

DON'T get the idea that these things I am telling you go to make up an elaborate system, for they don't. The equipment will not cost a great deal, for you can budget as well with a candy box as with a cabinet if necessary, so that what you need to buy if you have not already bought them are three brushes, dish, pot and sink, each at a cost of fifteen cents, a pancake turner at the same price, and one soap shaker ditto, a package of envelopes and a package of cards twenty-five cents, a tin tray, one dollar, and three rubber gloves, two lefts and a right, at fifteen cents each—total cost, two dollars and forty-five cents.

The reason for the three rubber gloves is this: you need a left for the dishes and a pair for dusting, for if you use the same left for both dusting and dishes the water after the extreme grease of the furniture polish will cut the glove in a very short time.

Scrub your vegetables clean before you peel them, and use a little lemon on your hands afterwards and the stains will be negligible. Mop your kitchen floor every third or fourth day, and it will not need a thorough scrubbing oftener than your laundress can do it for you.

Once a week is sufficient to go through the house with a corn broom and a dustless mop, which are not luxuries, but part of the essential equipment of every house, and half an hour every other day in the week will take the dust out of your rugs (with the use of a sweeper) and off of your floors by use of a dustless mop, while a soft cloth will swab the dust from your furniture.

So I often wonder when women whose husbands are getting as much or more than our forty-five dollars grumble and fret and drop out of the way of being happy, just how much brain they put into their house-work.

Save time and you'll have leisure. Be efficient and you'll be satisfied. Keep abreast of the times and you'll have respect. Keep happy and make a home happy and you'll win the homage of your husband—his friends and your own.

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—just say

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Relief for all external pains and aches: rheumatism, neuralgia, sciatica, lumbago, sprains and strains, overworked and sore muscles. Sloan's is good for all of them! *Don't rub—it penetrates.*

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"The Delicious Tea"

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It is tubular and is rivetted to the body in such a way that it cannot work loose. No more burnt or sore fingers when you use

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But be sure to see *the handle* on Lumino—it will please you.

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Write, "Tell me about your Spare Time Proposition." Address

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Maybe Adam Laughed at These

To A Man With a Bandaged Hand—"What's up?"
"Furious driving."
"A car?"
"No—a nail."—*London Gaiety*

It's a Long, Long Game—"Ancient records tell us that they started playing chess in China and India more than 3 000 years ago."

"Well, have they finished yet?"—*U. of T. Goblin*

Golfer—"I want a boy who can count. Now what are five, six and three?"

Caddie—"Five, six and three, sir? Eleven, sir."

"Come on. You'll do."—*Windsor Magazine (London)*.

O-o-oh, My—After having been repeatedly warned never to speak a profane word, the five-year-old son came to his mother to report the wickedness of one of his playmates.

"Oh, mother," he ejaculated, "Tommy said an awful word. He said—he said the name of the man who runs Hell."—*American Legion Weekly*

Both Right—In a small country school during a recess period, the teacher in charge of the playground saw one of the boys about seven years old strike one of the girls.

"Norman," said the teacher, "no gentleman would strike a lady."

After careful thought the boy replied: "Well, no lady would tickle a gentleman."—*Judge*

Not Always—Hans Schmidt was reputed to be the meanest man in the neighborhood. He died. His body was placed in the grave, and according to an old Pennsylvania German custom the people stood around the open grave, waiting for someone to say some good thing about the deceased before filling the grave. After a long wait, Gustave Schulze said: "Well, I can only say joost one goot thing about Hans: he wasn't always as mean as he was sometimes."—*Ex*

An Understanding Compliment—A lady noted for her happy wit was talking one day at a tea about the art of flattery.

"To flatter a girl," she said, "the direct compliment should be rarely used. It is too knock-down in its effect. Like a sledge-hammer, you know.

"The indirect, the delicate compliment succeeds much better. For example, a young man should never tell a girl that she has pretty legs. The girl would probably be offended. But she would think him the sweet fellow in the world if he should say to her:

"'Your new hat is simply lovely, but no one will ever notice it unless you lengthen your skirts.'"—*Los Angeles Times*

The Practical Waiter—A certain Barber County man was in Topeka several years ago and when dinner was served at one of the hotels roasted ears were on the menu. He is extremely fond of corn in this style and he ordered some. The corn was fine. He gave the colored waiter an order for some more. This was very quickly disposed of and the waiter repeated. This happened five times before the hungry man was satisfied. As he completed his dinner with a glass of water he was at peace with all the world and turning to the waiter he remarked: "What do you think of that kind of a dinner?" The waiter grinned and remarked: "Well, suh, boss, this yeah is the highest priced hotel in Kansas—don't you think you could save some money by boardin' at a livery bahn?"—*Medicine Lodge Index*

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